



# **SUCCESSFUL FAMILY LIFE ON THE MODERATE INCOME**

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TION. THE COÖPERATION OF THE COMMUNITY**

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BY

*green*

MARY HINMAN ABEL

LATE EDITOR OF THE JOURNAL OF HOME ECONOMICS



PHILADELPHIA AND LONDON  
J. B. LIPPINCOTT COMPANY

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THE  
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PRINTED AT THE WASHINGTON SQUARE PRESS  
BY J. B. LIPPINCOTT COMPANY  
PHILADELPHIA, U. S. A.

TO THE MEMORY  
OF  
ELLEN H. RICHARDS

451345

THE UNIVERSITY OF CHICAGO

1911

PHYSICS DEPARTMENT

## PREFACE

THE following discussion is addressed to all those who are inclined to give thoughtful attention to the present-day problems of the family, an institution which is imperfect as man in his development is imperfect, but which reflects every advance in social standards, and is doubtless destined to be modified very profoundly by further social evolution. Such progress will turn in part upon the results of scientific inquiry.

Among those to whom the book may be of interest are professional students of the social and economic aspects of the family, home economics students in schools and colleges, men and women who are trying to solve the problems of their own homes, and groups of club women and others who are taking up part-time studies of the home. While it has seemed desirable to draw illustrations from one group, that which is living on the "moderate" income and made up of adults and dependent children, yet it is hoped that principles are evolved which are applicable to many other types and conditions. The whole object of the study is to discover what are the factors of success in its best sense.

For those who are debarred from creative self-expression in the recognized forms of art, there is yet the Art of Living, which includes self-development, a use of all personal resources and an adjustment of our relations to those near us and to the community. For most people this art of living, especially as practiced in the family group, must remain the greatest of all the arts.

The author's thanks are due to Dr. Edward T. Devine for the use of five of the family monographs gathered by his classes in Social Economics in Columbia University, the facts and figures of which have been arranged on a uniform plan, to make comparison easy.

Grateful acknowledgment is made to many friends whose contribution of data has broadened the fact basis of the book.

THE AUTHOR.

March, 1921.

# MEMORANDUM

TO : [Illegible]

FROM : [Illegible]

SUBJECT : [Illegible]

[Illegible text follows, consisting of several paragraphs of faint, mostly illegible text.]

# CONTENTS

	PAGE
I. CHARACTERISTICS OF THE MODERATE INCOME FAMILY.....	1
The Relation of the Moderate Income Group to Poverty and Riches. The Power of Choice. Effect on Development of Character and Leadership. Influence on the Children. The Woman's Position. Financial Status of the Moderate Income Family.	
II. THE HIGHER VALUES IN FAMILY LIFE.....	9
The Normal or Standard Family Defined. The Family Group. Its Determining Conditions. Standard of Living. The Plan of Life. Family Building. The Child and the Home. Adoption, Outright and Partial. Looking Ahead.	
III. THE FINANCIAL PARTNERSHIP.....	17
Wages or Salary for Service. Interest or Rent on Property Owned. Personal Services in the Home as Income. Social Wealth as Source of Income. Illustrations of an Income. Will the Family Coöperate? The Man's Part. Is the Woman Equal to Her Assigned Part? Summary.	
IV. MONEY INCOME AND PROPERTY OWNED.....	25
Wealth and Income Compared. The Fixed Income. Definition of Income. General Ignorance as to Income. Our Sources of Knowledge. Six Income Groups. Summary of Groups. The National Income Divided Among Families. Comparison with Foreign Countries. The Purchasing Power of the Income. Effect of the Standard of Living. Distribution of Property. Property Owned by the Moderate Income Group.	
V. THE START IN LIFE AS GIVEN BY THE PRECEDING GENERATION..	35
Beginnings are Important. Debt is Dangerous. Illustrations from Family Histories. Standards are Inherited. The Older Way. Evils of the Dower. What Form Shall Savings Take? The Bequest. The Gifted Child. Personal Saving. The Girl Must Save. Summary.	

- VI. THE HOUSEWIFE'S CONTRIBUTION AS BUYER AND MANAGER. . . 43**  
 The Importance of the Buyer. Power Over Production. Power Over the Family Life. Measuring the Value of the Buyer's Services. Standards. Knowledge of Values. The Need of Training. The Scope of Her Knowledge. Who Now Trains the Buyer? Knowledge, the Real Defence. Value of Special Teaching. Start with the Budget Plan. Lists. Cash or Credit. Coöperative Buying. The Spending Partner; Her Qualifications. The Account Book. The Essential Points. The Home-made Form. An Illustration. The Family Diary. Help From the Bank. The Envelope System.
- VII. THE HOUSEWIFE'S CONTRIBUTION THROUGH CONTROLLED FINANCE—THE ALLOWANCE . . . . . 59**  
 Who Holds the Purse? The Man's View. The Woman's Training. The Partnership Method. The Importance of Frankness. The Children's Allowance. The Common Mistake. When Shall the Child's Allowance Begin? A Method Suggested. Objections. Summary.
- VIII. THE HOUSEWIFE'S CONTRIBUTION THROUGH HOUSEWORK. . . . 71**  
 Is There a Better Way? One Kitchen or Fifty? The Individual Home Will Persist. Housework vs. Business. The Housewife's Advantage. Overhead Charges in Business. Are Business Profits Too Large? Bread-making. The Laundry. Other Economic Factors. The Personal Element. The Housewife's Money Value to the Home. Other Than Economic Reasons. Money and Variety. Better Household Methods and Education. Sanitation. The Expert is Scarce. Housework or Outside Earning. Housekeeping Compared with Boarding.
- IX. THE TIME ELEMENT IN HOUSEWORK. . . . . 89**  
 The Price Paid for Housework. Importance of Time Saving to the Working Housekeeper. The Eight-hour Day. Reducing the Amount of Work to be Done. The House as Making or Saving Work. Adjustment of Present Housing. Advice from Outside Needed. Arrangement of Equipment. Labor-saving Devices. Fatigue in Housework. Scientific Studies of Fatigue. Conditions for Work. Effect of Overwork. Worry. Other Factors of Fatigue. Interest and Variety. What Will the Housewife Do About It? The First Use of Time Saved. Good Health a Requirement. Intellectual and Social Needs. Housekeeping Standards. The Need for Planning. The Clock as a Help. Coöperation of the Family Where the Rules of Efficiency Do Not Apply. Hospitality. In Conclusion.
- X. THE MOTHER'S CONTRIBUTION IN RELATION TO HER CHILDREN 105**  
 Letter from a Farmer's Wife. Letter from a Village Mother. Development of the Child Through Household Activities. Housework as a Teaching Plant. Precept Alone is Useless. The Working Mother's Advantage. Personal Hygiene.



Proper Speech. The Little Child. The School Child. The Adolescent Boy and Girl. Advantages of Struggle. The Part That Money Plays. The Boy and the Indian Suit. The Value of This Service to the Family.

- XI. THE COMMUNITY'S CONTRIBUTION IN PROMOTING HEALTH AND IMPROVING LIVING CONDITIONS..... 119**  
 Five Requirements. The Individual in the Community. Modern Industrial Changes. Country Life. City Conditions. The Family's Share in the City's Prosperity. Responsibility of the Community for the Health of Its Members. Sanitation. Losses from Preventable Illness and Death. The Rural Health Problem. Lessons from the War. The Moderate Income and the Care of Health. The Extension of the Public Health Service. The Medical Inspector of the School and the Visiting Nurse. The Hospital. Public Help to Reduce the Cost of Food Materials. Food Distributors. The Terminal Market. Cold Storage. What the Consumer Can Do. Coöperation. Public Kitchens.
- XII. COMMUNITY HELP IN RECREATION AND EDUCATION..... 132**  
 The Playground and Recreation Association of America. Rural Recreation. Community Help in Music and Drama. Singing Soldiers. Music in the Schools. Music as a Social Force. Help from Trained Musicians. Dramatics. Sources of Community Help. Community Help in Education. Libraries. Industrial Training. Industrial Training for the Housewife. Help Through the Home Economics Movement. Public School Classes. Vocational Classes for Adults. How Many are Reached? Subject Matter and Methods. Demonstrations and Exhibits. The Permanent Home Bureau. Questions That Will be Asked on Nutrition, on Household Management, in Money Spending. Noble Impulse and Second Wind. The Housewife Needs Advice. The Home Training of Children. The Importance of the Early Years.
- XIII. THE FAMILY BUDGET..... 151**  
 Use of the Word Budget. The Expense Account Versus the Budget. Early Studies of the Budget. Engel's Laws and Bondy Budget. Mrs. Richards' Suggested Division of the Income. The Minimum Budget for Health and Decency. The U. S. Thrift Budgets. How to Begin a Budget. Plans and Purposes. A Budget that Does Not Know It is a Budget. The Foundation of Success. An Advance in the Art of Living.
- XIV. MINIMUM EXPENDITURE FOR THE NECESSITIES OF LIFE..... 163** ✓  
 Definition of the Minimum. Scientific and Social Studies. Food Requirements. The Amount of Money Required. How to Obtain Knowledge of Food and Housing Requirements. Present Cost of Housing. Helps Toward Better Housing. Minimum for Clothing. Instructions Required. Operating Expenses. The Budget Plan Helpful.

<b>XV. THE SAVINGS FUND AND ITS USE.....</b>	<b>173</b>
Saving Comes First, a New Idea. Thrift Habits Compared. The Reasons for Saving Money. Economy Need Not be Petty. What Form Shall Savings Take? Six Uses Considered. Professional and Clerical Pursuits. Illustrations. Artisan and Business Families. The Age of the Children in Relation to Form of Family Savings. When the Children Begin to Earn. The Individual's Income. The Uncertain Income.	
<b>XVI. SPENDING THE ADVANCEMENT FUND.....</b>	<b>182</b>
Three Divisions. Health. The Open Forum. Honesty in the Family Life. For Children the Budget Must be Visualized. Three Rules for Success. The Dribbler. Money Spending as an Educator. Spending as a Fine Art. There is Never "Enough." Restatement.	
<b>XVII. SEVEN FAMILY HISTORIES.....</b>	<b>192</b>
Standards that Apply to All Families Studied. Adjustment of Prices to the Present Time. The Need of Family Budgets. Subsistence Incomes and Our Knowledge of Them. The Moderate Income Less Known. The True Value of Budgets. A Plea for Budgets. Histories of Seven Actual Families.	
<b>XVIII. THE STANDARD OF LIVING.....</b>	<b>213</b>
The Standard of Living Defined. Our Standard Compels Us. Comparison with Living in Foreign Countries. Keeping Up Appearances. The Standard of Living and the Family of Moderate Income. First, Understand It. Two Ways of Progress. Young People and the Standard of Living. Group Action. An Individual Matter.	
<b>XIX. THE SATISFACTIONS OF LIFE.....</b>	<b>222</b>
The Foundational Things. Limitations Fixed by the Income. Pleasure in Work Together. Pride in the Home. Out-of-door Life. Nature Study and Skill of Hand. Human Relations. A British Instance. The Dinner Table. The Father's Part. The Mother's Part. The Cheapest of All Home Pleasures. Reading Aloud. Story Telling. Story Telling by the Child. The Creative in Play. The Festival Play. Music in the Family. Part Singing. The Outside World. Free City Amusements. The Family in the Country. Summary.	
<b>XX. THE LOOK AHEAD.....</b>	<b>240</b>
What Changes are to be Expected? The Fair Start. The Earner and the Spender. The Household Occupations. Public Help. We Penalize Parenthood. The Waste of the Present System. Money Spending Important. Ample Courses of Instruction in Home-making Needed. Society Must Help.	

# SUCCESSFUL FAMILY LIFE ON THE MODERATE INCOME

## CHAPTER I

### SOME CHARACTERISTICS OF THE MODERATE INCOME FAMILY

WHAT is success and how are the great number of families living on the average income in this country to win it? How are they to obtain development and happiness? Are any principles to be laid down, or examples cited? Are "disruptive tendencies" as great as has been claimed?

Ethical discussions of home life abound, but except in studies of the homes of the poor, economic conditions as affecting the character of home life have not, perhaps, been given sufficient weight. It may be that in the family groups above the poverty line the reaction to all that concerns the spending of the money, what they choose as necessary and what they reject as non-essential, will be found to be of great significance.

**The Moderate Income Family.**—In order that concrete illustrations may be furnished, especial attention will be given in the discussions that follow to a definite type of family, *that living on a moderate income*, the income that provides a margin of several hundred dollars beyond the minimum, whatever that may be in any time or place.

**Its Relation to Poverty and Riches.**—The first reason for selecting this income group for study is that any solution of its problems throws light on the condition of the great mass of families living below this level. In the "moderate" income we have a sum on which normal living is possible, while what is below the acknowledged minimum is more or less abnormal; in the latter case the income must be supplemented from various sources in order to furnish even bare existence, while a good standard of health and

efficiency cannot possibly be maintained on it. In these pages there is necessarily much dwelling on duty, for life on this income level is not to be carried to success without a girding up of the loins; but it is really in the light of privilege that we must regard the possession of a yearly income which is some hundreds of dollars beyond that subsistence line around which live the great mass of every nation, where every cent is mortgaged for the necessities of life. Here is the dark background where dwell the true "prisoners of poverty," those who are surrounded by walls so high as to shut out early knowledge of opportunities and chances for training; many of them living in what has been called "a state of economic serfdom." It is from this dead-line of the grinding minimum "where a man earns what he can and spends what he must" that our family of the moderate income has escaped. Are they to feel straightened on an income larger than that on which more than three-fourths of the population live? If it is found difficult to work out a condition of well-being for them, we shall have solid grounds for knowing what a serious matter is life and development for the families that have less.

**The Power of Choice.**—The second reason for selecting this moderate income group for study is that we have here reached conditions that make a broader education and development possible, because this family has to a considerable degree the power of choice over its expenditures. That is, after meeting the minimum requirement for food, shelter, and clothing, they may dispose of the rest of their income as they will, as in adding to the attractions of the table, in buying better dress, in providing more spacious living quarters, or in gaining that feeling of freedom and relief from care which comes from provision against illness or old age, they may help in some form of public welfare or buy books or hear good music. The main thing as concerns this discussion is that none of these outgoes shall be considered necessities, but as desirable additions which must be weighed against each other since all cannot be obtained.

Suppose, for instance, a family living on \$2500 income becomes possessed of \$3500. According to the usual practice, they would move into a more expensive neighborhood and distribute the extra \$1000 over rent, operating expenses, dress, etc. They

have changed their scale of living, but they have not a penny more of unmortgaged surplus than they had before. Is it not conceivable that this family might conceal from their neighbors their rise in fortune so as to dodge that tyranny expressed in the "standard of living" or "what is expected of us" and sit down behind closed doors to consider their treasure and to discuss the comparative value of the many claims on it? In short, they might regard their former expenditure of \$2500 as covering necessary requirements, and the recently gained \$1000 as surplus, so that by intelligently comparing all the proposed uses of it they may secure a better living. By this method of comparing proposed expenditures every item is given its measure in terms of something else, and money-spending is thus removed from the ignominious region of the haphazard; that is, if the line that separates needs from desires is drawn even tentatively, this family possesses after necessities are met, what may be spent in one way or another according to choice, and this is the very foundation of that education in comparative values which will raise them in the scale of living. Poverty has been called an "automatic standardizer," the outlay is dictated by the absolute needs of life; you cannot waste what you do not possess; mistakes begin in spending the surplus.

**Effect on Development of Character and Leadership.**—The third reason for selecting this group for study is that the moderate income affords probably the very best conditions for discipline, the best stimulus for family development. Although, contrary to the general impression, this income is relatively high in the general scale, 88 per cent. of American families having in 1910 what was below this level, yet it by no means affords all that is wanted and the family possessing it will need to plan even more carefully than the one below them in the scale, because of the higher requirements upon them as to housing, dress and other items that meet the public eye. Limitations are felt on all sides, and yet life is not so cramped as to dull ambition. Conditions are thus favorable for development, and from the past history of this and other countries it would seem that such families will furnish a large proportion of the leadership needed in a democracy. It has been found that from the farm, and from business and professional families of moderate means the high schools and colleges draw their largest quota; here is found the

keenest desire for learning and advancement. Fifteen years ago Mrs. Richards said that the family living on \$1500 to \$3000 had come to where they "could look on life historically and have some mental equipment."

This great middle group in America probably furnishes much of the progressive power in society. Doors of opportunity are ajar, but they are to be pushed open only by that energy and initiative which is best developed by difficulties, just as the jaw grows by chewing and the hand by grasping and as the discipline of earning and saving money may have high value for the individual. According to one investigation, out of one hundred executives responsible for great business institutions, 75 per cent. were found to be sons of farmers, laborers, teachers, doctors, country lawyers and poor country preachers.<sup>1</sup>

Students of social conditions often record the conviction that few human beings can be trusted to discipline themselves; they need the spur and limitations furnished in the very conditions of life where natural forces do the teaching, just as the farmer's boy learns that if the plow is left out of doors it will rust, if the cow is not well milked she will go dry. What is true of families seems to be true of whole communities. Thomas N. Carver says: "The nations which take their leisure in the form of frequent holidays, graceful consumption (of goods), and elegant leisure have long since fallen behind in the progress of civilization, while those nations which have preserved a kind of emotional interest in the austere and productive life, whose ideals of life have centered in the future rather than in the present, have become the great nations in every modern sense."<sup>2</sup>

**Influence on the Children.**—It is this nearness to natural conditions and forces which gives to the moderate income family an immense advantage in the rearing of children. It seems probable that a man who has been obliged from early youth to do something to contribute to the family resources, who has had to help his father and mother, who has worked with his brothers and sisters for some common end that all have enjoyed together, has developed a very definite grasp of the facts of life in the only way

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<sup>1</sup> Roger W. Babson, *Increasing Net Profits*, p. 8.

<sup>2</sup> *War Thrift*, T. N. Carver, p. 24.

in which it is gained; that is, by actual practice and contact. Earning and spending are not, as with the rich, so widely separated that their true relation is concealed. If a desired good cannot be obtained until the money that represents it is earned the great lesson of deferred enjoyment is being taught, as also the turning away from a lesser good to wait for a greater.

Nor will there be much danger that a man thus brought up will fail to understand the motives and feelings of that three-fourths of our people who are below him on the ladder. "If the Lord do prosper us in this place, the poor shall taste of it," said Martha Crossley, as she passed through the yard of her husband's woolen mills at four in the morning; and it was her son, Sir Francis Crossley, who gave its public park to the city of Halifax. On the other hand, it may be that the conditions which go with inherited wealth, or wealth which is easily amassed by the advantage of a good start given by financial and social position, may dull the conscience, and even the mind, toward any possible change in social adjustments which promise to curtail the profits and privileges of the few.

**The Woman's Position.**—Another reason for the importance of this income group, making it worthy of study, is that the position of the woman who presides over it is such that her normal development and self-respect are assured if her character measures up to the requirements. She contributes her full share to the support of the family by her daily labor in the many ways that are needed for its very existence and efficiency. She has a chance by and through these activities, and in the leisure which her diligence and foresight may gain for her, to contribute also the immaterial values which create and feed the home spirit and bind the family together. These contributions which she makes are so indispensable that her value cannot be ignored and the result is that she, as much as the man, determines the financial policy of the family and has control of the necessary funds, just as the wife of the day laborer expects to receive the pay envelope unopened. She thus plays a self-respecting part and may obtain such power through it that she is to be envied in many cases by wealthier women who are "given" money at irregular intervals and without system, and who have credit at stores rather than ready money in hand.

**Financial Status of the Moderate Income Family.**—There were about a million and a half families in this country in 1910 with incomes of \$1400 to \$2000 a year, a sum that is equivalent in buying power to probably \$2500 to \$3500 more or less in 1921. This group, representing six per cent. of American families in 1910, forms in general what may be called “the moderate income group”; there should perhaps be added to it many families with somewhat larger money incomes (that is, part of the group with 1910 incomes of \$2000 to \$5000, page 27)—all families, in fact, in which the financial margin above the minimum is only enough when supplemented by the housewife’s full time service, to secure some freedom in ordering the life.

These moderate income families in no way constitute a social class, for they have widely varying standards of living and draw their support from many different occupations; but there is one great point of agreement, they have about the same amount of money to spend. The financial status of this family is perhaps most accurately described by saying that they have one and a half to two or three times as much as is required to meet primary needs as expressed in the minimum or “fair living wage,” which before the war was placed at \$800–\$900 and is estimated in 1921 to be \$1500 or more for the city family of five members.

With war and post-war shifting of wages and prices and without the aid of a digest of the figures furnished in the 1920 census and income tax, it is not possible to state with more exactness the present income of this group of families. The relative position to the rest of the community of a group that possesses several hundred dollars beyond the estimated minimum, whatever that may be, will, however, be very little changed, and the proportions of an income spent to cover various needs and desires will remain a rather constant phenomenon, since our decision as to what we must have and what we can go without depends on habits and standards that do not fluctuate with the market reports.

It is by virtue of the surplus possessed above the recognized sum needed for health and efficiency that these families, whose method of living we are to consider, will be able to secure a certain better quality of life.

It cannot be claimed that the “statistical” family of five living



on a \$2500 income is representative in every respect of a large group in this country. It may, however, serve as a point of departure for estimating the needs, the desires, and the assets, so to speak, of the families that go to make up what we might call, were we to use the European term, our "middle classes." The family group may be larger or smaller; its standards may range between those of the skilled workman and the college professor; the income in question may be held for only a brief period in the life of a family; but what must be taken from this income more or less to cover the absolute necessities of life has been estimated by government experts and others, while the standards and circumstances which will influence what use shall be made of the amount of money left over after these needs are met is a legitimate subject of inquiry.

Granted that this family group on the moderate income has a great opportunity, it is fair to enquire whether it does in fact set ideals for the rest of society as to upright and honest living, as to sane recreation, as to desirable expansion along the best lines when resources increase? Is the training of its children really better than that seen on the poorer or the richer levels? Do the adults make themselves felt as valuable members of the community? Our answer to such questions can not be according to our acquaintance with a few individual families. In the following pages an effort will be made to show that successful family life is possible to this income group if certain conditions are afforded. These conditions or requirements may be stated as follows, and their discussion will follow in later chapters:

**The Four Conditions for Success.**—1. The money income of the family tolerably certain and earned wholly or chiefly by the man.

2. A fair start in life for the heads of this household, including wholesome home training, education, both general and vocational, and money enough, or things of money value, furnished chiefly from their own savings, to enable them to meet with courage the financial problems that present themselves, especially in the difficult early years of married life.

3. The right attitude of the woman of the family toward her part in its success, with a growing capacity to meet its requirements.

4. Generous help on the part of the community in promoting the success of the family.

## QUESTIONS

1. What is your estimate, without reference to census reports, of the number of these moderate income family groups in the United States—one-half, one-fourth, or what part of the total number? Look over your own community in trying to estimate.  
Is it probable that family groups with a few hundred dollars more than the actual requirements of life will increase relatively to the whole population—if so, how increase? by the poorer people getting more, or the rich getting less?
2. Is this group more dependent for its well-being than those of higher income on forces beyond its control? Is any form of united action likely to increase its independence?
3. Do you agree with the text that the woman's position in families living on this income scale is a good one?
4. If you personally think that the world owes you more than you are getting, make a list of your contributions to society and estimate their value.
5. What large choices or decisions has your family made in the past, the effects of which can be traced in its present standards of living?
6. What seem to you the worst results of too small an income upon the family receiving it?
7. What are the chief dangers to the family from opulence?
8. As your own family's income has changed in the past, what changes were made in the scale of living? Can you trace any changes in the spirit of the family?
9. See if you can define any characteristics of the moderate income family as illustrated by families within your observation.
10. Look over the list of successful men in your community—how many inherited wealth, and how many rose out of the "middle class"? Or, examine the first one hundred names in "Who's Who," or some similar compilation.

## CHAPTER II

### THE HIGHER VALUES IN FAMILY LIFE

**The Normal or Standard Family.**—The phrases the “normal” family and the “standard” family will be often used in these pages, and they require explanation. Families are of all sizes, and since a given income expresses a greater degree of well-being when spent for the smaller group, students of social conditions find it important to standardize the family unit, so that comparisons can be made on the same basis.

The International Statistical Congress, meeting in Brussels in 1855, defined the standard family as “father, mother and four children between two and sixteen.” The United States Commissioner of Labor in 1891, from a study of 2132 families, gave the membership of the typical American family as 5.7. The Eighteenth Annual Report of the Commissioner of Labor in 1903 on the “Cost of Living and Retail Prices of Food,” in a study of 25,440 families (104,108 persons), defines the normal family as one which has the husband at work; a wife, not more than five children, and none over fourteen years of age; no dependent, boarder, lodger or servant.

In recent years the agreement seems to be that the normal family, as concerned with statistical inquiries, consists of father, mother, and three dependent children. It has also been called the “census family.” The statesman, the economist, all those who take broad views of national development, think of the community as composed of these family groups which conserve the means of life and make ready the next generation. Statistical enquiries, such as those conducted on a large scale by the United States Department of Labor, are concerned not with individuals, but with the normal family.

**The Family Group.**—In actual life the family group may be united by ties of blood or of friendship, but to meet our ideal of a family it is not enough that the same roof shelter them and that they eat at the same table; we do not call the inmates of a hotel

or boarding house a family, although they may be so regarded by the census taker. The group must be small enough to have common interests, and the closer those interests, the nearer the group comes to the ideal relationship.

Of all normal social relations the most important is that which exists between a man and woman and their own children, what we call the true family group. It has been the soul and center of early settlements and the solid foundation of civilized states.

**Its Determining Conditions.**—What are the determining conditions of the home and family at various times?

Our American ancestors seem to have been able to compass normal living in this regard; in general they early chose their mate, established a home and raised a family, although the comforts that have become daily necessities for this generation were then unheard-of luxuries. In the communities which they founded, public sentiment favored family life as the means by which men and women could best provide for their most pressing needs. Homes were centers of production, each one was a factory, and of all its products, the child, the potential worker, was perhaps the most valuable. It was easier for young people to marry than not to do so when public opinion favored it, when for the women most avenues of money earning were closed and for men there were few inns, and no clubs, and when the most ordinary comforts and pleasures were obtainable only in the home. The woman's economic contribution to such a home was without question; she not only did the housework in the modern sense of caring for the daily needs of the family, but she was a producer of cloth, food and other things which were of marketable value and whose sale added to the income.

Economic conditions, especially the cost of living, are the very foundation of variations in the marriage rate. Statisticians have found that a distinct relation could be traced between that rate and the price of wheat in England and of rye on the continent. As civilizations develop and individuals require more and more of life, and are besides better served by society outside the home than was formerly the case, the matter is less simple. One economist, Ely, gives a narrow but suggestive definition of the standard of living as "the number and character of the wants which a man considers more important than marriage and family." That is, he may make

sure that this standard of life is obtainable for himself and his family before he can "afford" to marry; he may otherwise elect to hold this standard for himself alone. This attitude, once so familiar, has a strangely old-fashioned sound, as it wholly ignores the woman's part in the decision. She may not quail before risks and privations, she may have more daring and initiative, be more resourceful than the man himself in a difficult situation.

**Standards of Living.**—All material and social advances in the standard of living in the community may enter into the decision when a home is undertaken, and these advances up to a certain point place the home on a higher level of achievement, while beyond this point of comfort and efficiency high standards of living may be an enemy of home making, deferring it for years or perhaps making it forever impossible. The decisions that concern these standards are of great importance, as the choice of what ones are necessary for health and decency and reasonable comfort, as compared with what are dictated by meaningless and tyrannical custom. What are these things in the household which represent that "tithing of mint, anise and cummin," and what are the "weightier matters of the law"?

**The Plan of Life.**—Suppose the home to have been started, what is the plan of life? Will it endure, and will it produce those immaterial values which round out life to an organic whole, those values which cannot be weighed and measured, but which lie back of all the comings and goings, all the daily plans? In short, why a home at all? Adult experience does not hesitate to predict that the married couple without unselfish plans and purposes of some sort are apt to drift toward superficial pleasures, and if these pleasures are not the same for both man and woman, they sometimes develop different ways of life and thus fall apart.

**Family Building.**—But there is at least one aim that will unite the two and which promises permanence. If they undertake from the first what has been nobly called "family building," they have a common interest of an engrossing character, one which stimulates the very best that is in them. To look forward into other lives, and to plan fruitful relations to the community, may unite the lovers by new bonds in line with natural development. There is wisdom in realizing the dangers that beset even ideal

personal relations unrelieved by other interests; children are the natural buffers in married life. With their birth ought to begin for the parents that wider education for the family's permanent place in the scheme of things, an education which becomes important according as it is intelligently chosen and pursued.

Even if the ends sought in the home are not always gained, here at least is the opportunity. The home at its best, or even at its second best, is a wonderful thing, the place in which social and domestic instincts are cultivated, where there may be mutual understanding and sympathy in success or in failure. Here is the coöperating group, here is the extension of oneself, a chance to do for others and to be done for, with its wholesome check or rank individualism, and its training for team work in the social and business world. Here is the sense of security, the retreat from outside annoyances, a place to recreate ourselves for labor.

The family is really a way of living that may enhance what is put into it, it gives more life to all; if all contribute of their best they receive more than their best, transformed by that world-old alchemy which may make the home of the poorest a glowing center of comfort and cheer, where may be found that "warm, easeful feeling" which the homesick child pines for in absence, which fills the adult with deep content and comforts the old. The charm of home is found in this chance for growth and development in an atmosphere of affection; it is by no means perfect, but the best way yet devised for meeting human needs, and the reward which its founders may expect for their labors. All of us discover finally that we must do our share in building up some form of home life; a home has much to do with our happiness and our usefulness in the wonderful years between thirty and sixty for which youth seldom realizes that it must prepare.

**The Child and the Home.**—All ages and degrees of experience may contribute to the enrichment of home life, but the contribution made by the child is probably the most important. All men and women, whether they marry or not, should bear some vital relation to a home, and preferably a home in which there are children. How adults need the intimate personal touch with youth they do not themselves always realize; still less do they realize their own duty to youth or how to perform it. It was said of Robert Owen, that

remarkable man who conducted a hundred years ago the first infant schools in Great Britain, that "he looked with royal eyes on children." When we come to realize what the community has at stake in the proper development of its children, that here is in reality the only hope of the future, we shall find better ways of serving them, not only our own children in our own homes, but children in imperfect household relations.

**Adoption Outright and Partial.**—Adoption of children by unmarried as well as married people should become much more common than it is; a small group adopting and supporting several children seems to be a method also worth trying. This matter of adoption is now brought to the front because of the losses of war which will leave many orphans and enforce celibacy on great numbers of the women of Europe and to a smaller degree on our own women.

A less exacting relation, what might be called partial adoption, by which an adult becomes the intimate friend and helper of a child or a family of children, deserves to be recognized at its full value; a relationship depending on tact and affection, and giving a service which has been the salvation of many an overworked or puzzled parent. The adult who craves an hour's visit from an attractive child because of the entertainment it affords does not always realize that the child has been fed and clothed and cared for by other hands, and that for this hour of pleasure a real debt has been incurred to the parent. Why should not this adult friend of the family undertake seriously to help some department of the child's education? For instance, a child who is invited to visit for some days in a family with standards like its own home is shown that others value the same refinements and hygienic laws, and this results in the home requirements being met with a better spirit of coöperation, and the parents' task is thus lightened. When are we to realize that the child is to be served by all the forces of society?

It may be mentioned that those interested in adopting children should get in touch with such modern agencies as The State Charities Aid Society of New York. The "Big Brother" and "Big Sister" movements are vital efforts in the line of partial adoption.

As to how children of unknown parentage will "turn out," students of human heredity are ever reminding us that, always

excepting the feeble-minded, there is no means of predicting the natural abilities and characteristics of the children of any given couple; in short, the adopted child may turn out as well as our own or better.<sup>1</sup>

Another side to this matter of adoption was well expressed in the remark "There is no doubt of your need of the child, but what of the child's need? Can you fill it?" The serious study of child life is to broaden and increase, and there will be no more earnest students of it than some of these foster parents.

**Looking Ahead.**—Anything of such priceless value as successful family life is worth effort. Each generation will seek the higher or imponderable values in family life in a different way, but the best are all gained slowly as a matter of growth and of conscious effort; there must always be a long look ahead even into old age, a knitting of relationships and an accumulation of experiences that contain elements of permanence and provide enrichment of the emotional life. This requires in the members of a family patience and unselfishness, and, perhaps above all, the live-and-let-live tolerance that makes allowance for the individual and yet requires coöperation for general ends; in short, an acceptance of the modern view of equal partnership between the man and the woman in enjoyment and in work whatever may be its form, and, above all, a recognition of the duty to raise sound children who will play their part in the national life. A rich family life is not an accident, it is earned.

This economic and social unit that we know as the family is always being assailed; it is said that its economic foundation is gone, that it is the enemy of individual rights, that all of its products are unsatisfactory. It is not in the scope of this book to enter into the debate, but it must be admitted by all that the family is an extremely persistent type, the only way of living that is eternally to be reckoned with, the one to which society always swings back after times of abnormal stress and hectic experiments. Changes and adjustments are being made, but they seem to modify rather than upset in any fundamental way the institution "out of which men and women have gotten the most hope, dignity and joy; the place

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<sup>1</sup>Suggestions from Modern Science Concerning Education, H. B. Jennings, 1918, p. 11.



through which, whatever its failures and illusions, they get the fullest development, and the opportunity to render the most useful social service."

If one may venture into a field that has been injured by cheap sentimentality, it would be to express the conviction that this institution we call the family has before it a future greater than we have dreamed, for home life at its best, like religion, is yet to be tried. Better means of developing human beings are to be discovered, but to apply and work out these methods science will need the coöperation of affection, patience and other personal qualities that have always flourished in the home.

To produce these imponderable values in home life is largely the privilege of the woman, and it may be recognized as a true economic function since it adds to the "pleasure-giving power of commodities." In the family of the income level which we are considering, she will, in general, contribute these values by and through her daily services, which may be held, indeed, to be the natural medium through which she establishes that close coöperation and understanding with her family. To work and play together with common aims and interests, to serve and be served in small daily ways, is to weave the strong fabric of many threads which symbolizes the ideal family relation.

**Summary.**—The establishment of the family group will be influenced by the standard of living at any given time, and the plan of life which includes "family building" would seem to be the one which offers the best promise of permanence and success. No contribution to family life is so great as that offered by the child, and all adults should have some relation to a home in which there are children. Adoption, either outright or partial, is the privilege of those to whom childhood makes a strong appeal, and is to be strongly recommended.

#### QUESTIONS

1. Name a few marks of successful family life, that is, such marks as casual acquaintances would agree on.
2. If family life is unsuccessful, who suffers besides the family itself? Just what interest have we in the success of families other than our own?

## 16 SUCCESSFUL FAMILY LIFE ON MODERATE INCOME

3. How long a time is necessary to measure family success? Are conditions affecting children and grandchildren a part of this measure? Illustrate.
4. Make a mental survey of five successful families that you have known. Also five unsuccessful. What are the leading traits in each group? Can you account for the difference in the outcome?
5. Mention three material satisfactions which the individual usually secures through the family. Arrange in order of importance. Compare with the quality, cost and ease of obtaining them elsewhere. Are any of these essential to a real home?
6. Compare the life of students in a college dormitory with that of students living in their respective homes.
7. Compare hotel life with family life for adults and for children. What adults have you in mind?
8. Give concrete individual instances of values that have accrued to you from living in your own home. What personal values came to your parents from your being a member of the home?
9. If you were running an orphan asylum what would you do to make it as much as possible like a home?
10. Are the "higher values" exclusively the product of family life? What is contributed by the school, the church?
11. In starting a home what ideals do you think should be adopted?
12. Is the childless home an unsuccessful home in a social sense? To what extent? What may a childless couple do to broaden their lives, besides adopting children?
13. Do you consider that the limitations of the moderate income are really incentives to ambition, as has been claimed, or do they bring discouragement? Illustrate from any families that you may know.
14. If you have knowledge of any family for three successive generations, indicate the degree of success reached, financial and otherwise, and give what you consider to be the reasons for either success or failure?
15. Have young people away from home any responsibility for contributing to their parents' happiness? In what ways can they meet it?
16. What contribution can the schools make, through the children, to home happiness?
17. Do teachers sufficiently realize their duty to combat modern tendencies toward the disintegration of family life? Illustrate.
18. Suggest five "don't's" that will promote family happiness.

## CHAPTER III

### THE FINANCIAL PARTNERSHIP

INCOMES are earned by individuals, but in the great majority of cases they are distributed in a family group and spent to meet general as well as personal needs.

The financial partnership, or the right coöperation in the earning and spending of the money, is as important as that emotional and social partnership whose product is what we have called the higher values in family life. It underlies them indeed and makes them possible.

The sources of family income are more numerous than is generally supposed; including the equivalents of money there are at least four such sources.

**Wages or Salary for Economic Service.**—Money wages or salary received by the day, month or year is generally the most important source of the family income, whether received for physical strength or skill of hand in actual production of things of value, or through the thousand ways known to business by which labor and its results are grouped, utilized or distributed; or as received for services rendered by teacher, doctor, lawyer and others who all have their place in a complicated society.

**Interest and Rent on Property Owned.**—Rent or interest makes the next important contribution to the money income. It may be in the form of rental for a house owned by the family, or interest on a Liberty Bond or on a deposit in the savings bank, or on a mortgage on land or other investment.

This form of income may represent the combined family savings, that for which the members have worked together. A chance to invest safely and profitably is said to be the greatest incentive to thrift. This form of income arises from property permanently held and it thus has an element of stability not possessed by the weekly or monthly pay for services rendered. Since income from property furnishes a certain security independent of personal earning power, it is well for a family to derive part of its money from

this source. Gifts and inheritance should be considered additions to property rather than a part of recurrent income derived from wages or interest.

Property owned and kept for family use rather than rented for money may be said to contribute a "use" income of value equal to the cost of renting similar property. Do not the owned home, the furnishings, the automobile, etc., add to the real income secured in terms of this factor which may be called "use income"?

**Personal Services in the Home as Income.**—The third source of income is in the form of unpaid personal services contributed by members of the family. These all swell the actual income, even though they are not estimated or recognized at their full money value. When the man of the family relieves the stoppage in the kitchen waste pipe, he may be said to add to his income the \$4 or \$5 that would have gone to pay the plumber's bill for this service. He may construct a storage closet in his cellar on Saturday afternoons, or till a garden or mow his lawn, and in each case this service adds to his income the money that would hire it from other hands. If he shaves himself, he contributes an easily calculated sum per year.

These personal services to the home represent not only a money value, but standards of living, to attain which the members are willing to make an effort; also when rendered by young people, they are nearly all of educational character.

The children of the family make contribution to the income when they help with the housework or do errands, or keep the premises in order. Beginning when very young, children may learn to be helpful with the idea that their services contribute to the well-being of the home. As these services come to be of substantial character, they are not to be taken as a matter of course by the parents, but their money value should be recognized and perhaps devoted to some special purpose, such as to help furnish pleasures for the family. As soon as the youthful imagination can be brought to bear on the subject, the value of these services may be used to begin the fund which is dedicated to education or the start in life. It will be noted that in the families whose financial history is given in Chapter XVIII, the parents are in the prime of life and best able to bear their burden, but their earning power

will decrease and the time will come when such a fund accumulated through small earnings and gifts may be absolutely necessary to give the children help in education or a start in business.

The woman of the family has the chance to make so large a contribution to this third source of income that the subject will be separately treated. Every material thing that comes into the house may be increased in value by her labor or her intelligence. The furniture bought reflects her knowledge and taste; the fifty-cent steak acquires the restaurant value of a dollar and a half when broiled and served, the bag of flour when made into loaves of bread becomes worth two or three times as much as it cost; the cleanliness and order needed for the comfort of the family is due to her, and the value of the service may be stated in the terms of current wages for such work. In short, the labor of the woman of the family as buyer, manager, houseworker, teacher and trainer of children must all be regarded as of money value and a true addition to the family income. That is, all these services would cost a calculable amount of money if they were hired, and it is taken for granted that they would be hired, for the family on the moderate income in this country possesses the standards of living which require all these services; whereas, in the home of the very poor, where the woman works outside to help buy the necessities of life, the household arts are little practiced, and there is no question of standards, the children being brought up on the streets, as may be seen in the slums of any city.

**Social Wealth as Source of Income.**—The fourth source of family income is from the use and enjoyment of what is called accumulated social wealth, common examples of which are smooth roads, good water provided at public expense free, or nearly free, for use in house, street or garden, paved streets kept clean by the city, parks and recreation grounds. In New York City, for instance, for a five-cent fare a man has the use of a subway provided by a municipal investment of many millions. To this must be added the immense machinery of free education by schools, libraries, free concerts and art galleries. It must be remembered that even where a fee is charged, as for college courses, the fee pays but a part of the actual cost of the education afforded; individuals, municipalities, state and nation have provided buildings, outfit

and funds. In one year New York State gave over \$100,000,000 to education.

Formerly the city dweller had an immense advantage in this fourth source of income over the rural citizen, but education and material assistance for the farmer and the dweller in small towns have now taken many forms and will be more and more generously supported by the government. The rural traveling library is making great headway in some states, and the same may be said of the rural hospital which will serve a fifty-mile radius.

**Illustration of an Income.**—All these sources of income may not apply to all families, but the illustrations are here given to show that the family on the moderate income is much better off financially than the man's earnings would indicate. The following attempt to name the money value of these various additions to the income can be no more than suggestive:

1. A man's income as clerk in a village store may be \$1800; this is the money in hand, the steady, main reliance of his family.

2. If there has been a good start in life so that the family can begin saving from the first, they should own after fifteen or twenty years, say, a house and lot, house furnishings, and perhaps in addition, some other investment; in any case a life insurance. From these sources there may come as a fair average over twenty years from \$200 to \$500 income a year, generally in the form of rent. The city dweller for whom house owning may be impossible, should have an equivalent in the savings bank or in some other safe investment.

3. The personal services of the family, the wife being the chief contributor, cannot be estimated at present prices of labor at less than \$1000 to \$1500 in the country or small town; somewhat less in the city, at least as far as the children's contribution is concerned. The laboring man's wife has been estimated to contribute by her services some \$800 a year, and this at pre-war prices of service.

4. The contribution from the aggregated social wealth will vary so greatly that it is difficult to estimate it, but its solid value for the enjoyment of life may be seen in the class of citizens which a progressive community will attract, as compared with one which is backward.

It is a conservative statement that the money income as earned

by the man of the family may be more than doubled by the other sources of income. Therefore the moderate income family which we are considering is actually better off than we are accustomed to think.

**Will the Family Coöperate?**—We must examine more carefully the duties and responsibilities of this coöperating group or financial partnership, for if any refuse to play the part assigned, full success will not be attained.

**The Man's Part.**—That the man's business is to "support the family" is the understanding in this prosperous country; he may even be compelled to do so under the law. He it is who furnishes the money basis on which the fabric rests, his contribution being the chief reliance even in cases where the wife and children also earn money.<sup>1</sup>

This is directly in line with the principle of division of labor, and still more important, it is the very foundation of the man's self-respect and sense of responsibility. Students of social conditions agree in considering it a mistake to relieve the man of this burden, if for no other reason, because of its developing and steadying effect upon him. He may even lose interest in a home to which he does not contribute. His success as a money earner is not a measure of his success as a man, but the requirements of family life, as sustained on the moderate income, make his contribution in this form a prime necessity. It is even found to be one of the most important functions of the home to provide the conditions that make it possible for the man to become and remain the money earner; for instance, the good squaw as hewer of wood and drawer of water kept her brave supple for war and enduring in the chase, for it was of prime importance that the family be defended from enemies and provided with venison and hides. That she continued to do all the work when war and the chase had passed was due to a lack of adjustment to changed conditions, a mistake which is not confined to any time or people. It will be noted in the study of family number four in Chapter XVII that the most serious mistake of the woman was in so ruling the life of the family that the income

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<sup>1</sup> In a recent study of 260 working men's families in Philadelphia, the men were found to earn 84.87 per cent. of the money income. *Working Men's Standards of Living*, W. C. Beyer, p. 30.

earner never had enough sleep or the proper recreation and in spending so much money in pleasure that no fund was accumulating on which the family could fall back while he stopped work long enough to find a more suitable occupation than the one he was pursuing.

That the man must put his whole force into earning the bulk of the money income has become necessary under modern conditions, and this has led to a new acceptance of functions, the man as chief earner, the woman as chief spender, of the income. In general, it may be said that the man brings in the raw materials of life, the woman works them up into products of material and immaterial value.

But this does not imply that the man is simply a money-making machine or a flowing well of benefits for the family; he has his share in recreation and development, and the true partnership requires him to contribute toward maintaining the proper spirit in which the aims of the family are pursued. That requires his keeping in touch with the daily life by frequent consultations concerning those aims and how the income is to meet them, by giving help in the training of the children and taking part in the social life, and for the same reasons he should have some part, no matter how small, in the running of the house, as organized by the wife.

In spite of the facts gathered by charity organizations as to the "married deserter," it would seem to the ordinary observer that no one in the community stands up to the task of life with more cheerfulness than this man who is earning what we have called the moderate income, and he is inclined to consider his home and his family as an adequate reward for his labors. In this grade of life, when the home breaks down, we are justified in examining other factors than the failure of the money earner.

**Is the Woman Equal to Her Assigned Part?**—The function of the man as money earner for the family is easily stated, but not so the relation of the married woman to the exchequer. That is complicated by her relation to the child and to family life, a relation which is not physical alone. Since the human infant is very helpless and adolescence extends over a number of years, necessitating education of various kinds beginning very early, civilized nations admit the importance of giving the woman time and opportunity



to care for the child and to maintain conditions in the home that are necessary for its proper development. It is also taken for granted that while she cares for its physical wants she has a chance to train in right habits and attitude toward the family and society, and to maintain a home life which is full of courage and happiness and which reaches a good standard of general efficiency. If, in addition, this woman is helping to develop the family's social life and thus contributing to well doing in the community, the claim that in order to perform these services to home and society she should be removed from industry, by which we mean any form of money earning carried on outside the home, seems fully justified at least for certain years. But on the moderate income, the woman of the family will be obliged to fill all these so-called higher functions as she may, in connection with the substantial addition to the income which she must make through her part as manager and buyer and performer of household labor. Women are now making these contributions to family life in countless homes, and increasing efficiency may be expected if the right helps are provided them.

**Summary.**—In any given family, the income is derived from several sources, wages or salary for economic services, interest on property owned, personal services in the home by all members of the family and from accumulated social wealth in the community. Of these the earning power of the man is the most important and it must be conserved by the conditions of family life. That of the woman comes next and may even equal in its estimated money and other values that of the man. Success depends on the family becoming a true coöperative unit.

#### QUESTIONS

1. How is a business partnership formed? What are the legal responsibilities of partnership? Is the family properly likened to a partnership, or is it more like a business corporation? Why?
2. Name three types of workers whose money incomes are relatively fixed, three whose incomes are uncertain. What advantages in each situation?
3. Illustrate in a given case the difference between money wages and real wages (the living secured).
4. Does salary differ from wages except that it is received at longer intervals? In each case who pays for loss of time?

## 24 SUCCESSFUL FAMILY LIFE ON MODERATE INCOME

5. Suppose housewives went on a strike and refused to do the housework, what would be the effect on the family incomes? On the total amount of useful products made by the nation, or the national product?
6. By law the husband is, in most states, made responsible for the living expenses of the family. Is this just? Should the law place a similar obligation on the woman regarding her financial relation to the family in the duty to perform housework, care for children, etc.?
7. Do you think that the woman has a right to more leisure time than the man? If so, why?
8. Should she expect to contribute less than he does to the support of the family? Does work necessarily mean earning money?
9. Give illustrations in your town of accumulated social wealth that contributes to the income of the residents.
10. What contributions may a child of six make to the family income?
11. Should the earnings of all members of the family be pooled, that is, deposited in bank and considered as entire income, or should children be allowed to keep their own earnings? What conditions control the answer?

## CHAPTER IV

### MONEY INCOME AND PROPERTY OWNED

**Wealth and Income Compared.**—The difference between property, or the capital sum owned, and income, or the annual amount received, is not always considered. Property, as real estate, or money in the bank represents in most cases savings, the result of past labor rather than present; it is supposed to be stable in character, “something to fall back on,” yielding income in the form of rental or interest; while money income in most families as received at stated times in the form of wages or salary for services rendered may be more uncertain. Property produces annual income, but income is also received as the result of services given.

Another relation between property and income is evident when we consider, for instance, that a man who has an income of \$5000 is said to be “capitalized” at \$100,000, the sum which invested at 5 per cent. would produce that income. In the same way, a machinist earning \$2000 a year could not stay his hand and expect to see his family as well off as when he was working, unless he had the sum of \$40,000 invested at that rate.

Income will first be considered, since in families of the financial grade that we are considering earning and saving is the first requisite step toward securing property.

**General Ignorance as to Income.**—Unless their income is absolutely regular by the day, week or month, families may be quite uncertain as to what the income averages over a term of years, and they are in general wholly ignorant as to where it places them in relation to income received in the country at large. To know their financial relation to the rest of their community, to the nation, and even to the population of other countries, should have a steadying and enlightening effect on a family. Figures that give this relation, even approximately, are therefore of great interest and value, and the following facts and conclusions are cited in this connection.

**Our Sources of Knowledge.**—Concerning the wage-earning class, those whose incomes fall below the one which we are considering, there is much data at hand. Intensive studies of life in actual families have been made by a few highly qualified students, as Mrs. More<sup>1</sup> and Dr. Chapin,<sup>2</sup> who directed their attention to wage-earners in New York City, and Mr. Beyer<sup>3</sup> and his associates who studied similar families in Philadelphia. Of wider bearing are those investigations made under the United States government and by commissions appointed by State and Federal authorities for the study of great industries, as factories, mines, railroads, and other large corporations employing in the aggregate hundreds of thousands of workers. Such are the annual and special reports issued by the United States Department of Labor, special reports of the Interstate Commerce Commission and such federal investigations as those of the telephone companies, the Bethlehem Steel Works, the cotton mill operatives, and recently the shipbuilders and others studied during the war.

Nearly all of these investigations concern wage-earners whose incomes were less than \$1000 before the war and in more recent studies those whose incomes are from \$1500–\$2000 or thereabouts. Concerning higher incomes the information is very incomplete. The earlier students of the subject searched probate records, federal and state income tax lists and the lists of depositors in savings banks, but the knowledge derived from these various sources was far from covering the field.

Every writer on this subject laments the inadequacy of the facts at hand; only the trained statistician can weigh and compare this material, imperfect and often contradictory as it is, and in most cases his conclusions are estimates only. W. I. King, a recent student in this field, quotes with approval Mr. Streightoff, who said in 1912 that "it is at present impossible to give any accurate picture of the distribution of incomes among the population as a whole."<sup>4</sup> But much statistical work has been done along these

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<sup>1</sup> *Wage Earners' Budgets*, L. B. More, 1907.

<sup>2</sup> *Standard of Living among Working Men's Families in New York City*, Robert C. Chapin, 1909.

<sup>3</sup> *Working Men's Standard of Living in Philadelphia*, W. C. Beyer, 1920.

<sup>4</sup> *Distribution of Incomes in the United States*, F. H. Streightoff, 1912.

lines in the last ten years, extension of the state and federal income taxes has greatly added to our knowledge of incomes, and since the need of facts even approaching accuracy is so pressing, economists have ventured to give certain estimates.

**Six Income Groups.**—The following table is condensed from figures given by W. I. King,<sup>5</sup> based on the census of 1910.

The Estimated Percentage Distribution of Money Income in the Continental U. S. in 1910 (outlying possessions excluded) among the 28 million family groups.

Family Income	Percentage of Families <sup>a</sup> having given Incomes	No. of Families <sup>a</sup>
1. Less than \$600 .....	26.....	7,220,000
2. From \$600 to \$1000 .....	43.....	12,040,000
3. From \$1000 to \$1400 .....	19.....	5,320,000
4. From \$1400 to \$2000 .....	6.....	1,680,000
5. From \$2000 to \$5000 .....	4.....	1,112,000
6. Above \$5000 .....	1.....	280,000

“Family” in this table refers not alone to the usual husband, wife and child group; one-third of the “families” making up groups 1, 2 and 3 are single men and women; but above that income line the separation is not made by the statistician, “the number being inconsiderable in the higher incomes”; that is, with few exceptions, all of the incomes above \$1400 are possessed by family groups with children.

**Summary of Groups.**—The distribution of population among the income groups of Dr. King’s tables is noteworthy.

Group 1 with incomes under \$600, and consisting one-third of single men and women and two-thirds of families, made up in 1910 over one-fourth of the population (26 per cent.). This income, if used for the support of a family, was below the subsistence level as figured out for a large city ten years ago. This income as used for a family was often supplemented by the earnings of the mother and young children, or by gifts; and in most cases the standard of living was reduced in all directions below that necessary for health or efficiency.

<sup>5</sup>W. I. King. *Wealth and Income of the People of the United States, 1915.* Macmillan Co.

<sup>a</sup>In stating the percentage and number of families, round numbers have been used, therefore, in each case the result is a little short of the actual figures.

## 28 SUCCESSFUL FAMILY LIFE ON MODERATE INCOME

Group 2, with incomes between \$600 and \$1000, made up nearly one-half of the families of the country (43 per cent.). They, too, were apt to slip into the ranks of the dependent if losses or misfortune assailed them; there was no margin for safety or for saving: Groups 1 and 2 belong in the ranks of unskilled labor.

Group 3, with incomes ranging between \$1000 and \$1400, included in 1910 about one-fifth of our population, or over five million families. Considering prices for that time, they were for the most part on good financial footing and could meet the living standards of their class. In the upper levels we find the skilled workmen.

Group 4, with incomes ranging in 1910 between \$1400 and \$2000, whose present equivalent is \$2500 to \$3500, more or less, is the "moderate income group" selected for study in these pages. It included over one and a half million families in 1910 and formed the first group that could be said to have a steady surplus beyond the subsistence line.

Group 5, receiving from \$2000 to \$5000, included somewhat over one million families. Part of its families would be classified in our view as having the moderate income.

Group 6 comprised three hundred thousand families with incomes of \$5000 or over in 1910. It is interesting to know the estimated subdivision of this last or sixth group made in 1918, when it was said to comprise 368,460 families. The estimate was made by the Bankers Trust Company of New York City:

Between \$5000 and \$6000 .....	75,000 families
Between \$6000 and \$10,000.....	146,086 families
Between \$10,000 and \$50,000.....	128,339 families
Between \$50,000 and \$100,000.....	11,960 families
Between \$100,000 and \$1,000,000.....	6,860 families
Between \$1,000,000 and \$5,000,000.....	205 families
Between \$5,000,000 and over.....	10 families

Total ..... 368,460 families

A comprehensive digest of the census of 1920, similar to the one made for 1910 by W. I. King, together with tax returns, will doubtless show many changes in the make-up of these groups, but comparisons must still be made with pre-war figures and conditions, and a partial return to those conditions is already indicated. The

six groups of families, as described according to their incomes, will continue to be represented in our population, but perhaps in different proportions and earning their living in other ways than was the case with those who filled the ranks five years ago.

**The National Income Divided Among Families.**—It is frequently stated, and perhaps generally believed, that if the income of the nation were divided up equally among its citizens, all families would be in easy circumstances. That this is not the case is shown by two studies made by the most competent authorities, one in the United States and one in Great Britain.

Dr. W. I. King<sup>7</sup> estimated that the total income of the United States in 1910 was \$30,550,000,000. If two billions be deducted for necessary capital saving and the remainder divided among 92,000,000 people, the income per individual would be \$310, or \$1020 for families of an average of four and one-half persons. Dr. A. L. Bowley,<sup>8</sup> Professor of Statistics in the University of London, using the same methods on the British income tax returns of 1911, found that in Great Britain there would be available for the hypothetical average family of four and a half members less than \$750 a year.

In both cases it is assumed that such a distribution of the agencies of production would not affect their efficiency, an assumption which is by no means proved.

**Income Comparisons with Foreign Countries.**—The attempt to compare any given income with that of the same class in another country is beset with difficulties, especially if we wish to include a knowledge of what a given income will buy.

The incomes of English and Scotch families were computed on the basis of the proportion known to be expended for rent, or about 22 per cent. Figured on this basis, 80 per cent. of English and Scotch families had in 1912 incomes under \$681; 90 per cent. under \$1022.<sup>9</sup>

In the United States the corresponding percentages in 1910 are as follows: 39 per cent. had less than \$700 and 69 per cent. less than \$1000.

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<sup>7</sup> W. I. King, *ibid.*

<sup>8</sup> A. L. Bowley, the Divisions of the Products of Industry, 1919.

<sup>9</sup> F. H. Streightoff, *ibid.*

The comparison with Prussia in 1910 is thought to be quite exact. Professor King says that "every fraction of the American people receive double or nearly treble the income of the corresponding class in Prussia."<sup>10</sup> Thus, in money income our people of all classes would seem to have been somewhat better off than the corresponding class in those foreign countries in which studies have been made, as the United Kingdom, France and Prussia. As concerns the comfort of the common people these four European states are far in advance of the poorer states—Austria, Italy, Spain, and the Balkans—with which countries the comparison would be still more in our favor.

**The Purchasing Power of the Income.**—There are two general modifications of the purchasing power of an income, the price of commodities and the standard of living; their restricting power is known to every housewife, whether she is familiar or not with the phraseology of economic science. If transportation facilities are normal, prices differ very little in different parts of our country except for perishable foods. Between the different European countries prices of staple articles also differed but slightly at that time. In the comparison of the United States with Prussia only house rent and the price of vegetables were found to be cheaper in Prussia.

**Effect of the Standard of Living.**—The standard of living in different parts of the same country and in different countries is a factor less easy to calculate, and it may have a great effect on the "satisfactions" derived from that part of the income beyond what is needed for the absolute necessities of life. Thus, in general, a given income "goes further" and places a family in a better rank in the country than in the city because the standard of living is lower, and also in foreign countries than in our own for the same reason. In comparing incomes in the United States with those of any foreign country we have also to consider such factors as the tax rate and the amount of help furnished by the state in housing, education, insurance, etc. If a state offers substantial help in cheapening these needs of life, a smaller income will suffice. The effect of the standard of living and of the community's contribution are presented in detail later.

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<sup>10</sup> W. I. King, *ibid.*, p. 236.



**Distribution of Property.**—The distribution of property among the individuals and families in a country is a very different thing from the distribution of income, “the inequality, in the case of income being very decidedly less than in the case of wealth.” As illustration, “the poorer half of the people of Wisconsin own but 2 or 3 per cent. of the wealth, but they receive more than 25 per cent. of the income.” In Prussia the richest 1 per cent. own 49 per cent. of the wealth, but receive only 19 per cent. of the income.<sup>11</sup>

Charles B. Spahr estimated in 1896<sup>12</sup> that “Less than one-half the families in America are propertyless; nevertheless, seven-eighths of the families hold but one-eighth of the national wealth, while 1 per cent. of the families hold more than the remaining 99 per cent. of the families.”

The comparative distribution of wealth or property owned in distinction from income received in our country seems to have remained fairly constant for several decades. The next studies made may or may not confirm the general impression that in late years wealth has been concentrating in the hands of the few.

Dr. King has made interesting comparisons of wealth between two of our typical states, Wisconsin and Massachusetts, and Prussia, France, and the United Kingdom. The relative distribution of wealth among different classes of the people was found to be very nearly the same in all of these countries, the richest 2 per cent. of the population owning considerably more property than all the rest together. In England the concentration was so great that this 2 per cent. of the people owned nearly three times as much as the poor and middle classes combined, or, to state it somewhat differently:

In the United Kingdom one-half of the property was owned by  $\frac{1}{2}$  per cent. of the people. In Prussia and in France one-half of the property was owned by 1 per cent. of the people. In Wisconsin and Massachusetts one-half of the property was owned by 2 per cent. of the people.

That the relative distribution of wealth was found to be so

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<sup>11</sup> W. I. King, *ibid.*, p. 231.

<sup>12</sup> Charles B. Spahr, *An Essay on the Present Distribution of Wealth in the United States.*

nearly alike in the countries studied is explained by the fact that they are all governed by substantially the same body of laws, and it is with the consent of the laws of a country that its wealth is distributed. Law also governs the conditions under which it is held, so that great changes are possible in future, as notice the increases that recent years have shown in income and inheritance taxes.

**Property Owned in the Moderate Income Group.**—The ownership of property in this moderate income group in which we are especially interested we have little means of knowing. Dr. King<sup>13</sup> says that only the “upper middle class” (18 per cent. of our families) and the 2 per cent. of the so-called “wealthy” class “possess enough property to derive any considerable income therefrom to supplement the proceeds of their toil”; our moderate income group, comprising about a million and a half families, according to the census of 1910, comes within these limits.

Little statistical work has been done on this point. The following is an attempt to estimate what a thrifty family with an income which would be an equivalent of \$2500, more or less, at the present time may have accumulated after, say, twenty years:

1. House and lot owned wholly or in part, \$1500 to \$4000 or more.

It must be remembered that many farmers own their houses with some land and that the ownership of house and lot in villages and small towns is very common among families in these income limits.

2. House furnishings, \$750 to \$2000.

This will vary greatly in different families; the value of the furnishings depending on how long the family has existed in a stable condition, on what it has inherited from a former generation, on the amount of sickness and other drawbacks that have decreased savings, on the habits and tastes of its members. For instance, a stay-at-home family with a taste for reading and music will be found to have acquired books and a piano or phonograph, money being spent in this way which another family gives out for public amusements. In the average home where this income is spent the furnishings will consist of outfit for dining-room and kitchen, bedroom and parlor furniture, books, piano, victrola, rugs, etc. A

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<sup>13</sup> W. I. King, *ibid.*, p. 100.

government study (1919) of the income of \$2262.67 estimates that the family will have \$1000 worth of furniture.<sup>14</sup>

3. Life insurance, the cash value varying according to amount of payments made, \$2000 to \$3000.

4. Savings: a mortgage, savings bank deposit, Government Savings stamps, or Liberty Bonds, \$300 to \$500.

It would thus seem possible for a family that has been in receipt of the moderate income, for, say, twenty years, to have acquired property in the neighborhood of \$5000, but much depends on their standard of living, on their good fortune in avoiding such extra expenses as come from illness, and perhaps still more on their habits of thrift. In the latter case, however, there may be danger of too rigid economy, since the margin for saving is small after the reasonable needs of life are met for any single year.

**Summary.**—In arranging the families that make up the population of the United States in groups according to income it is seen that nearly 75 per cent. in 1910 were living under or near the subsistence line, that not until we had passed in the upward scale 88 per cent. of the population did we reach the \$1400 income which we agreed to call the starting point of the moderate income at that time.

A comparison with foreign countries showed that every fraction of our people had better incomes than a like fraction in the more highly civilized countries of Europe. While the price of standard commodities is much the same everywhere, standards of living differ, and a given income may furnish in a European country more "satisfactions" than in our own.

The distribution of wealth in this and other countries is much more unequal than the distribution of income a small percentage of the people in all countries holding the bulk of the property.

The changes in incomes and prices of living that have been brought about in the last ten years will alter the make-up of groups of families receiving the six grades of income; all will be represented, but in what proportions it is impossible to state until studies based on recent income statistics are available.

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<sup>14</sup> Tentative Quantity and Cost Budget for a Standard of Comfort and Decency. U. S. Bureau of Labor Statistics, 1919.

## 34 SUCCESSFUL FAMILY LIFE ON MODERATE INCOME

### QUESTIONS

1. In the locality with which you are best acquainted what is considered the minimum, and what a comfortable or average income for a family of five (the children too young to contribute)?
2. Do you know cases in which the man does not earn the entire money income?
3. What is the objection to the term "middle class" in America? Have we social classes which we refuse to recognize?
4. If all incomes were to increase in proportion to what has been the increase in the cost of living, would the families in question have the same degree of prosperity that they had before the prices began to rise?
5. Ask a number of intelligent people what they think would be the family income if all the money earned in the country were divided up equally and ascertain, if possible, what grounds they have for their conclusion.
6. Ascertain if possible the amount and kinds of property that have been accumulated by middle life by a number of moderate income families.
7. In the case of your own or some other family that you know, what items of income-producing property are owned? How much money income is received from property? How much in wages or salaries for services rendered? Would these figures be typical of families generally?

## CHAPTER V

### THE START IN LIFE AS GIVEN BY THE PRECEDING GENERATION

As the first requirement for successful family life, it was stated in the introductory chapter that the heads of the household shall have that fair start which comes only through a share in the results of personal thrift and energy as practiced in the preceding generation. This includes not only an education and good home training, but, if possible, some money or that which is of money value, to help in the early years of married life. Careful observation seems to prove that the making of such a provision has a good effect on both generations. The family living on the income which we are considering cannot gather even a small fund for this purpose without such coöperation as becomes a bond between old and young and affords the best means for training in labor and thrift.

**The Beginnings are Important.**—The beginning in any enterprise is held to be very important. In the Bible illustration the king about to go to war is advised to first sit down and count his men and compare with those of his enemy; the estimates of a business undertaking are worked out on paper before contracts are signed; the plans of the house and all building specifications are in hand before the work starts. But when the business of home making is begun, emotion plays the leading part and takes glorious risks; the cost is not too carefully counted, and the sour goddess, Prudence, is not invoked as the sole presiding spirit. Just here is where age may step in with its fund of experience and play a helpful part; for if the new undertaking is to be one of dignity and permanence, its plans, however modest, must be well made and adequately financed.

**Debt is Dangerous.**—It is found by those who have studied low income and moderate-income family life that a fertile source of trouble in the first few years after marriage is the discouragement that comes from debts which the young couple have incurred for

what seemed absolutely necessary means of living. These young people need help of many kinds in order that they may make a success of their great venture, great in its possibilities for them and for others. A very important thing is to realize that there is a financial basis to the undertaking and that every day they are to meet decisions regarding money. Just as the marriage cannot be dissolved without due process of law, so there are laws regulating responsibility for debt, support of children and other family relations and decisions, all involving money. The young couple have entered into a serious business which concerns not themselves alone but their families, the community, even the state. Not to give sufficient weight to this fact is common in a new country; to overestimate its importance belongs to older communities.

**Illustrations from the Family Histories.**—The family histories given in Chapter XVII illustrate the importance of the good start in life. In family No. II it will be seen that the young couple lived for the first year with the husband's parents, and when it seemed best for the man to change his business, money was loaned him by his father for a course in a business college. The result proved the wisdom of the step; the family became prosperous and well established, and its success was largely owing to this help.

Family No. VI shows the possession by the young people of some shares of dividend-paying stock which supplemented the earnings of the husband. On the other hand, the families Nos. III and VII, while equally worthy and industrious, were barely able to win out and for the very lack, it would seem, of such help. In one case the effort to pay off a debt contracted before marriage was felt as a strain on the resources for many years, and in the other case there were cramping conditions which limited the development of the wife and mother and were sure to lower her ability to train the children properly.

**Standards are Inherited.**—It must be borne in mind that standards of living which we are expected to keep up have been in large measure created for us by the family and social group, and it may be at first difficult to meet these standards as to hygiene and reasonable comfort and refinement, all of which are not only necessary to the advancement and success of the family, but indirectly affect the scale of living in the community.

If society is to improve, the accumulations of the past must be utilized by the present. It is said that the sprout from a chestnut stump will grow as much in five years as that from a seed in twenty years. We know that a child of ten, as described in Daudet's "Jack," thrown out on the world with his only capital his own brain and muscle, is heavily handicapped as compared with a child of the same inheritance who is surrounded from the first with the loving and purposeful help of good family life. The question is, should this help cease with childhood? Those who have a strong racial sense, who feel themselves a part of the flowing stream of life, rather than lost in the side eddies and standing pools, who themselves note the steadying influence of the past working within them, are the ones who, in their turn, look forward and make what sacrifices are necessary to pass on not only a sound physical inheritance and good training but some practical help to start the new generation on its way. To maintain the custom of providing the "start in life," of however modest a character, is simply to admit that it is extremely important that the dignity and stability of the new home should be maintained and that it is dangerous for the young people to be unable to keep up decent standards of living. We may be in danger by the opposite method of sacrificing frankness as to the future needs of the family and of developing a spirit of undue hopefulness, even blindness, as to what is actually required to make a success of home making.

**The Older Way.**—A provident care for the future has always accompanied successful ventures. In our own country for the first century and a half of its existence we see the family holding together as a unit against the dangers and difficulties of the new life. In that modified form of the patriarchal family, as it existed on the eastern seaboard even two generations ago, the family roof tree often sheltered the next generation in the first years of married life; here it was customary for the older son to take over the homestead at the death of his father, reserving for the widow her "rights of dower," with a separate portion of the house and her own doorway as often mentioned in old wills; the scanty resources of the time constrained them to make the best of a mode of life that had many drawbacks. The prosperity of our country in the last two generations, together with our lack of historical

background, has kept this generation from realizing the value of the family bond as continued past childhood, together with the actual duty of one generation to the next expressed in whatever form best meets special needs and conditions.

**Evils of the Dower.**—Besides, there is a feeling of hostility toward anything like the European system of dower as placing too heavy a burden on the parents and leading to a commercial view of life, especially in matters of marriage.

There is no doubt of the possible evils of the European system. Parental love is a great stimulus to labor, and in a country like France, where public opinion sets in a strong tide toward thrift, it might lead to saving too carefully and denying to the parents reasonable comforts, while the children are made selfish by the acceptance of too great sacrifices. But in America the tide is all the other way; public opinion and general practice discourage extreme sacrifice to that end and the little that will be saved out of the present \$2500 or \$3000 family income will hardly corrupt the young. Such savings as will be possible to a couple that has been supporting a family of children during their non-earning years, giving them a good physical development and time to obtain a public school education, will be only enough to afford proof of the wisdom of thrift and to teach children its practice. The children are encouraged to do their own part in saving for their future and also to find ways of earning extra sums to add to the family funds.

Thus it would seem that the growth of good habits and family loyalty, sure to accompany labor toward a common end, is of chief importance in looking forward to a provision for the start in life.

In an ideal world parents and children would work and save just as gladly for unknown human beings on the other side of the world as for those to whom they are united by bonds of blood and affection, but in actual practice it is proved to be difficult to provide a substitute for the age-long natural motive to labor and thrift for the sake of the children's start in life, and in any given case such virtues may not be developed if this stimulus is lacking. Then the family life may be to that extent imperfect and its influence in the community not of the best.

**What Form Shall Savings Take?**—If by good fortune our moderate income family is able to make some solid contribution



to the next generation, in addition to good training, what form shall it take?

With the help of the children themselves furniture for their own room may be bought, a few simple and beautiful pieces that will set the standard for future additions to be used in their own home. A savings bank deposit in the child's name may be started very early through birthday or other gifts, and it will foster a feeling of independence.

The premiums on a life insurance for the young contribute toward a desirable form of investment on which money can be borrowed if desired. The same may be said of investment in Building and Loan Associations in states where their supervision is strict.

The government bond and savings stamp are now among the most desirable forms for the small investor. For other forms of investment expert advice must be obtained.

**The Bequest.**—Probably the most welcome help to the growing family is the interest, however small, on invested capital. A young housewife said that four bright days of the year were marked by the receipt of the \$25 check which came in payment of the quarterly interest on a savings account started by her mother, and which had for her a peculiar value because she had herself witnessed as a girl the small sacrifices joyfully made by which the sum had been brought together. Half of this interest received each quarter was always put in the bank to add to a similar fund started for her own children; the other half was used for some delightful treat to be chosen by the children themselves, and whatever form it might take, it was called "Grandmother's party."

Another woman said: "One of the joyous things in life for me is the interest on a little legacy that my aunt left me. It eases up on every hard place. I always feel that it will do far more than it will, but there's fun in that, too; I don't feel so shut in, there's a door open into all kinds of possibilities. And nothing could tempt me to touch the principal. It shall be left for my daughter, and I hope it will give her the same happiness that it has given me." It may be that when we are well past youth we feel our truest gratitude to those who have looked ahead to our need.

**The Gifted Child.**—The maintenance of such a family fund is of especial help when more than ordinary talent appears in one

of the children. Talent must be fostered and trained and it must be protected from the severest forms of poverty. The Scotch schoolmaster of Barrie's stories was always on the lookout for the "lad o' pairts" who must be educated, and the whole community was expected to help him along if the parents were not equal to this obvious need. The child of unusual ability in a Jewish community, according to Mary Antin, is prized and helped in the same way. In any special case public help may not be available. Pride and good sense are both on the side of help from the family to as great an extent as possible.

**Personal Saving.**—To what extent shall such a fund be made up from the saving of the young people themselves? It may be said without hesitation: To as great an extent as possible, and especially if the accumulation of the fund is never allowed to eclipse in importance the effect of saving on the one who saves. The benefit of successful struggle with difficulties, the development of the sense of responsibility and self-denial may be counted on as the result of individual saving.

**The Girl Must Save.**—Men are more apt to take for granted than are women that they must work hard and save for the home they hope to have. It is, however, equally incumbent on the girl who is now entering all manner of occupations and demanding a man's pay. But in many cases she is still under the spell of a former time when she expected to be "supported" after she married, and she does not save as the man saves. The young woman, as well as the young man, while paying out of her earnings a fair share toward the home living expenses, should be able to start the collection of books, to buy pictures or pieces of furniture, a rug, a musical instrument and to begin a bank account, and she may feel that whether she marries or not, a home with its cherished possessions, slowly accumulated and reflecting personal taste, will still be necessary to her happiness.

"The Colonial bride, marrying into industry, brought her full economic value to her husband; the modern bride, marrying out of industry leaves most of her economic value behind."<sup>1</sup> Which is all the more reason, it would seem, why she should save while in industry for the home to be, where she will not add to the money income, except in the various forms of housework.

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<sup>1</sup> *The Woman of To-morrow*, p. 17. William Hard.

The filling of the wedding chest in olden times gave to the bride a knowledge of textiles, a liberal course in fine needlework, a sense of pride in her own achievement; to accumulate the desirable furnishings of a modern house may well require as great thrift and industry and a still better training in economic and artistic values.

**Summary.**—The family unit generally requires for its full success more or less help from the preceding generation. This is contributed chiefly through education and home training; even if there are no school fees to be paid, the child must be supported for a term of years during its education. A share in the accumulated savings of the family toward which the children have contributed is also of great assistance. Unless the training of youth is taken over by the state and extensive provision made for sickness and accident and other individual needs by something like universal social insurance, a provident look into the future is required in every family.

The plan of providing the start in life—

1. Furnishes the natural motive for thrift and the formation of good habits for both generations.

2. Helps the new household toward the attainment of good standards of living, gives the young people a sense of security and allows them to plan a like assistance to their own children.

#### QUESTIONS

1. What items of house furnishings might a young man or young woman accumulate which would finally be placed in their own home?
2. What is the bearing of the custom of wedding presents on the start in life? What principles might well guide parents and friends in selecting them? Is there any objections to presents in the form of money, leaving the expenditure to the young people?
3. Should the start in life be upon the scale of living to which the young people have been accustomed in their parents' homes or should that be a gradual achievement?
4. Does the state actually pay for high school education as generally understood, or do the parents contribute their full share through taxes and by supporting high school children while they are studying?
5. A farmer gave each of his sons the choice of a farm or \$2,000 to start in business; what should have been the share of the daughters?
6. How do the child labor laws make it harder than formerly to bring up children? Which generation do they favor?
7. Would the custom of saving for the home-to-be overemphasize the factor of prudence by establishing a standard of greater thrift? Would young people without money have a poorer chance for mar-

## 42 SUCCESSFUL FAMILY LIFE ON MODERATE INCOME

riage, or would this advanced standard stimulate a habit of thrift in the whole community? Would this advanced standard affect the size of families?

8. How soon should children begin saving? How soon should they be given the idea of a future home of their own, bachelor or otherwise, as something to save for?
9. Should the fund for the future be saved by the parents, by the children or by both? Should it be restricted to a marriage portion or used for education and the economic start?  
Is the plan of starting a fund for each child at its birth a good one? Would it be better to put savings into a general fund to be drawn on as needed? Would it be wise to expect a return of such money when possible, the fund to be carried along as an old age fund for the parents?
10. Is there any injustice to the other children in the special help advocated for the gifted child?

## CHAPTER VI

### THE HOUSEWIFE'S CONTRIBUTION AS BUYER AND MANAGER

THE woman of the family makes her contribution to its support and life in several distinct ways, which are made the subject of the five following chapters.

The housewife is, first of all, the *manager of the house and the buyer* of nearly all the commodities that are consumed by the household. It is she who in most cases has the deciding vote as to the house in which the family lives, and how it shall be furnished; she buys the food, she chooses the clothing, at least for herself and the younger children; she makes arrangements concerning the social life of the family. This activity has its acknowledged place in economics, and is well known in the business world; the buyer contributes final or "place value" to goods of all kinds by choosing and purchasing them and by establishing conditions in which they will be used. To realize that the element of choice adds to the value of purchased goods, we have only to remember that this is exactly the function of the buyer for a mercantile house; he must select from what is offered by the wholesaler those goods which he believes will find sale in the retail establishment, and his salary indicates the value of the services he thus renders through the exercise of his knowledge and judgment.

The housewife who does not put her hand to any actual labor, even an invalid who never leaves her chair, may yet be a true producer of values by the exercise of this function of decision and choice in its effect on the family life. This is in line with the teaching of the modern school of economists who have brought into prominence the study of the "Consumption of Wealth" in contrast with the older school, which was almost wholly concerned with the making of economic goods for the market, or the "Production of Wealth." And yet in the United States census, even that of 1920, "gainful" occupations alone are recognized. Women who are not receiving

wages from sources outside the home are all classed as "unoccupied," although among them are found the housewives who are true producers of wealth in the newer sense; that is, they "create utilities that satisfy human needs." Out of raw materials they produce the finished product, not only in food and clothing but in immaterial forms that make up the very character and atmosphere of home. "They are the makers of the intimate things of life."

We know that the combined expenditures of the homes of our country reach many billion dollars annually; where accuracy is impossible a billion more or less is of little account; it is enough to know that the amount is enormous and that approximately 90 per cent. of it goes through the hands of women. Even when the husband signs the check, the wife has been responsible for choosing most of the items on the bill. It is acknowledged that a newspaper in its effort to obtain advertisements must be able to prove that it is a "family paper," that it reaches the eye of the woman, for it is she who spends the bulk of the household money. In the wholesale district of a city women are little seen, but in the retail shopping streets, where are bought house furnishings and clothing, also food in its raw state and as prepared by baker, canner and caterer, women buyers far outnumber men, and back of these retail stores at which the women purchase are the great factories and wholesale houses which supply their needs as indicated by sales and the ships and railroads that bring raw material from all countries. Real estate firms and the building trades are all affected by the preference of women regarding the house and its location; the vast business of amusements and means of recreation is greatly influenced in policy by what women like and dislike. Spending is spoken of by one economist as the new "new function of women";<sup>1</sup> Mrs. More says of the women who came under her observation in her studies of wage-earning families in New York: "It is she who sets the pace as to what is desirable and what is to be endured."

**Power Over Production.**—There is a sense in which the function of the buyer must be taken very seriously and that is in the power exerted on production; what is not bought does not con-

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<sup>1</sup> Edward Devine, *Economic Function of Woman*. *Annals of American Academy of Political and Social Science*, vol. 5.

tinue to be made; what is persistently demanded will find its way to showcase and counter. This should be a sobering thought to the rash spender. To buy a piece of porcelain of real worth has its effect on a pottery in far-off Tokio or Paris; to buy a style of clothing so extreme that it is certain to lose favor in a short time helps to inflict on the garment worker alternate seasons of idleness and overwork; while to buy what bears the label of the Consumers' League is to encourage one of the wisest efforts yet made to improve conditions of labor. Careful and intelligent buying of food helps not only the inspector of weights and measures, but everyone who buys, since demands for cleanliness in the handling of food, or for labels that tell the true story as to the contents of a package or an absolute guarantee of the wearing qualities of a fabric will all be met by the trade if such demands are persistently made by any considerable number of buyers.

**Power Over the Family Life.**—Not only does the family buyer influence production for public good or ill, but her selection of what the family is to use has an immense influence on their health, habits and cultural standards. She may overfurnish the house with unsubstantial and tawdry things which will soon fade and look shabby, or she may buy for the same money a few excellent pieces of furniture or a rug or two that will be a lifelong delight. She may refuse to buy poor pictures simply that walls may be covered, or clothing of poor design and material to gratify a passing whim. In every department of life she has an opportunity to direct their choice and to mold their taste.

**Measuring the Value of the Buyer's Services.**—Can the contribution of the housewife to the family income as manager and buyer be stated in terms of money? It would be easy to account for the number of hours she gives to shopping by adding to the price of all articles bought the 10 per cent. charged by the commercial shopper, but the value of her decisions is more difficult to estimate. The household arts have all been standardized in the market. In any given city we know the price per hour of different kinds of housework, as window washing, the cleaning of rugs, laundry work, cooking and sewing, and can easily compute the value of the time the housewife spends in such work, but we have no such comparison to use as a guide in estimating the *value* of the time

spent in the choice of housefurnishings and clothing, food and other articles. It depends on:

*First.*—The value of her standards as to what ends the home is to meet.

*Second.*—The extent and character of her information regarding the articles purchased.

**Standards.**—The standards as to what is beautiful and convenient in housefurnishings and dress are said to be different in each individual household. They will be what the members have been accustomed to, modified by what they see in other houses and by what the advertiser suggests. The only measure of the buyer's success seems to be the degree of satisfaction that the purchases bring to the family, but these standards are capable of great improvement by the education of both men and women in practical and artistic values. There are well-established principles which should govern color and line in house furnishing and in dress.

**Knowledge of Values.**—The knowledge of the buyer as to the value of the articles between which she must choose is a very definite thing, and her usefulness to the family can be greatly increased by informing her as to qualities and prices and the reason for the prices; even those women who are so zealous to save for the family purse that they should be locked up on bargain days can be taught the folly of spending ten cents in carfare and twenty-five cents worth of time to save a trifle at a cut-rate sale.

**The Need of Training.**—For service so important to family life some adequate preparation is needed. Ida M. Tarbell, that keen observer of American life, has said on this point:

“Scientific household management is of basic importance . . . Unless the manager of the house, the buyer and user of what comes into it, is trained in purchasing, knows values, has a keen sense that it is her duty as a citizen not to be cheated; unless she respects quality, has learned the possibilities of coöperation, she is not going to be able to meet her individual problem . . . Housekeeping needs as varied qualities as any business known to human beings, and yet, as things are now, girls and women are getting only the most superficial and artificial training for it.”<sup>2</sup>

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<sup>2</sup> Annals of the American Academy of Social and Political Science. July, 1913, p. 129.



Every good high school has now a course on the management of family expenditures; it is taught also in evening classes for adults, and the subject is dealt with extensively in home economics literature. Any woman who wants to become a good manager and buyer for her family can now obtain the underlying principles and then by careful study can apply them to her own case.

**Scope of Knowledge Needed.**—The argument is conclusive. Whoever is to manage the household money must know how to spend it wisely. She must know certain essential things about food, the wearing qualities of fabrics, and be able to decide whether a labor-saving device is really a labor saver for her as it would be used in her special household. When she is to rent a house, she must know how it meets the demands of hygiene, and she must also know the routine of housework necessary in her family and thus be able to decide whether in the houses offered her this routine can be followed without loss of time and effort; she must know when a bargain is a bargain and seek it in reputable stores only and at certain times of year when room must be made for the new stocks and where certain things are “featured” on certain days. Such stores are also those which are willing to give guarantee that goods are as advertised and there is no trouble about exchange or refunding of money in case of a mistake. That “cheap” stores necessarily give more for the money is a common error.

**Who Now Trains the Buyer?**—The main source of her knowledge at present is the newspaper advertiser and the show window. It is by these means that wants are stimulated and even created, and the dealer who can satisfy these wants is always near at hand. The psychology of advertising lies in suggestion. Set before us what promises to improve our appearance, ease our labors, amuse or divert us and we hasten to purchase, quite forgetting the use for which our money had been designed.

“I couldn’t resist it, my dear,” says the woman who holds up before her spouse a new gown, “and it was such a bargain, just half price, the clerk said it had sold for double.” “You mean it *didn’t* sell for double, they got it off on you,” is the heartless reply. This is indignantly denied, but next day the buyer remembers that the gown requires for its setting an evening reception to which she may not be invited, and that its price must come out of the sum set aside

for her winter coat. She wonders why she did not think of this while in the store.

And what psychologist will analyze for us the peculiar witchery exerted by the auction room, its power over the imagination in multiplying wants and suggesting new activities, so that men and women may be seen lugging home the clock that will not go, the rug that fits nowhere, the shoemaker's mending kit, or the half set of dishes to a house already overstocked?

The old theory of supply and demand seems to have been reversed. It is supply that suggests, even creates the demand and waits not for its unaided action.

**Knowledge the Only Defense.**—But the business man has not engaged to give us a course in economics. It is useless to rise in wrath against those who make frail toys to be broken to-morrow, who fill the installment houses with furniture upholstered in colors that are sure to fade to still uglier tints, who tempt the workman's wife on Monday morning while the bloom is still on the pay envelope. Instead of calling business a "vast conspiracy," we have to realize that these recognized methods of making money call for no regulation by law, since they simply offer their wares to responsible adults, it is for us to decide whether these articles meet our need. A knowledge of what we really want is our best, and indeed only, defense.

Nor let us forget what we owe to business enterprise in offering really excellent housekeeping devices, in helping us to change habits that are out of date, in employing artists to furnish the manufacturer with right combinations of color and beautiful lines, in suggesting ways of meeting new economic conditions. We can always find what is enduringly good if we make the demand, for it is said to be most profitable to manufacture that which gives lasting satisfaction to the buyer. Some experienced buyers purchase only what is persistently advertised, on the ground that only a good article can pay for the heavy cost of advertising. The advertiser denies that this charge is transferred to the buyer; he maintains that the profits which come from the increased sales that follow wise advertising reduce the price to all.

**Value of Special Teaching.**—Most women who have come to be good buyers have taught themselves, but it is apt to be a long and costly process, and, like most of the practical arts, it needs help from the student and expert through systematized courses of instruction. Even the brief courses offered in school or in the evening class give improved methods and awaken observation. A few lessons in textiles with the aid of a microscope and a gas jet or other flame for the examination of cotton, wool and silk fibers will be a great help in the purchase of fabrics;<sup>3</sup> as to food a course in marketing will work an enormous improvement over the haphazard buying of the past by revealing new and cheaper sources of food, and by showing when it will pay to use carfare and time to go to market and when one may as well purchase near at hand. The buyer learns the secret of buying in “the flush of the season” and finds other ways of tempting a jaded appetite than by furnishing green peas and strawberries in January; she learns to buy cereals in bulk instead of in boxes and to compare the price of bacon in the piece with that of the delicate slices in jars. Above all, she learns to make out a menu for a week ahead and it goes with her in her purse. By such help a new light is shed on the factors that make up the price of an article of food, it shows what part is due to labor, what to greenhouse heat and care, how much to transportation; the maxim “the best is the cheapest” no longer excuses her for paying a high price when she has learned that the cheaper article is a perfect substitute in food value, at least for her own table.

If such courses are taken by girls in the high school and by adults in evening classes, the buyer will have such information as will make of her an intelligent spender, which is necessary before she can become a good saver. Where school courses for the adult woman are not available, as in small towns, women frequently unite in groups for discussion and exchange of information, or a trained leader is hired to lead such discussion and to answer questions.

In school courses and in special classes, what are the important points that will be brought up?

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<sup>3</sup> Clothing: Choice, Cost, Care. M. S. Wolman. J. B. Lippincott, 1920.

**Start with the Budget Plan.**—It must be understood that a complete plan for spending the money of the household underlies all wise buying. Such an outline for the division of the money income is discussed in Chapters XIII to XVI. To decide on the sum that must not be exceeded in each department of the expenditure may be the first step toward orderly methods of housekeeping. When the household financier is face to face with *all* the family needs and is obliged to weigh and compare their claim on the purse according to their importance, it is all over with the temptation to buy a piece of furniture simply because a neighbor has bought it, or to give a party because some friend has a house guest to entertain. The plausible salesman speaks now to deaf ears. As one woman said, "there's no more fun in shopping"; the gay and thoughtless spender has grown up to a knowledge of her responsibilities. The housewife who is working on the budget plan must concentrate on essentials or she cannot face the account book with a good conscience. The business woman has made good, the home woman must not fall behind.

**Lists.**—Having decided on the sums that can be spent on housekeeping, dress, etc., the buyer takes the important first step in her system which is the making out of memoranda or lists of articles to be bought and for as long ahead as plans can be made, in most cases for the entire season. Take, for instance, the purchase of clothing. The little book in which these lists will be kept is the sheet-anchor of her whole system. It will contain the size of hose, gloves, collars and other articles of dress for the members of the family for whom the housewife must purchase, and the number of yards of material of different widths needed for articles of clothing to be made at home. Some sign will designate those articles which are to be bought at once; others may wait on her convenience, they will be thought over, perhaps never bought at all. As one woman said: "I spend my money many times in mind before I really give it out."

Such lists are great savers of time and money. Armed with this little book, a woman is safe at the bargain counter. Her needs have been well considered, she knows whether the article offered really fits into her plan.

**Cash or Credit.**—This is a much-discussed point. It is undoubtedly best for the young housekeeper who is going through her apprenticeship as a buyer to pay cash for everything, and to continue to do so in cases where it is a distinct advantage as in the "cash-and-carry" stores, or in certain stores which offer lower prices for Saturday afternoons with no delivery under a stated amount.

But for those buyers who are not made extravagant by the chance to run up bills, credit has great advantages. The system on which a store runs may not allow of a discount for cash; the book-keeper must be there, to send the monthly bill is in the routine and the store prefers regular customers who have a habit of buying there. The buyer receives substantial benefits from being known, and the best way to be known is by the account. The advantages are that mistakes are easily rectified, orders over a telephone or by mail are well filled, and the customer is notified of special offers in advance of the newspaper advertisement. Many buyers have found it a help to know personally a clerk in each department of a store which they frequent. The advantage from leaving cash in the bank for thirty days is also to be considered.

A mercantile house must have its well-equipped buying department always at work, but the housewife who counts buying as but one of her many functions must always consider the time needed to make a purchase. She goes shopping chiefly to gain information and she cannot go often. On this account it may be cheaper for her to use a few reliable houses for most of her purchases, but it is a great mistake not to know many sources of supply, as the five-and-ten-cent stores, the specialty shops, the chain groceries, and mail-order houses, and she must try them all in order to determine to what extent they can serve her needs.

**The Account Book.**—The very foundation of family thrift is the account book—without it the best of plans and resolves will be given up. Suppose a family has been living carelessly on all their income, without much plan, perhaps running in debt now and then, and suddenly something happens to sober them, as an expensive illness, or the call to care for a relative or friend in misfortune.

They begin to look ahead with an anxiety they have never felt before. Now is the time to look into their finances. Also the temper of the times now encourages it, there is a changed attitude in the very air, a thrift campaign is on hand, home finance is being seriously discussed in the newspapers, and many a family is saying, "We must begin to save."

This is the hour of the account book. The housewife gives new attention to her bills, perhaps sets down the day's items of expenditure on the back of an envelope which she brings out for anxious study at night; the next day she uses for this purpose a grocer's bag; she loses the envelope of the first day and she is apt to give up, saying: "I have no time for it, and what good is it anyway?" The tale of her failures is considered a good joke in the family and an indulgent husband may say, "Never mind, you haven't lost the money; it's all been used for something. What's the use of worrying over five cents or fifty?"

But in reality this is a very important day with the housewife. If she gives up, the family goes back to drifting, and they will never gain serenity and freedom of mind; mortification and harassing debt will be only too probable as their portion. They will never know where they stand if they have no calculated plan regulating their givings and their withholdings. It is now that this housewife needs a system, however simple, and a little help from someone of business experience to prove to her that the task is very important and after all not difficult. She needs help in deciding how to use the brief time at her disposal for account-keeping so as to be able to compare her expenditure in certain important lines one month or one year with another, or to find out how to best increase or diminish certain expenses. This is the end and aim of her account-keeping.

In what way does the household account book differ from that of the business house? Exact balances are of secondary importance except in dealing with employees, tradesmen and others outside the family, while, on the other hand, summaries of different departments of expenditure are imperative, for they must be grouped and compared according to the estimates of the budget. All recom-

mended methods<sup>4</sup> of account-keeping for the housewife have certain disadvantages. In most of them the time required is too great. The one here suggested (page 56) takes for granted that settling up will be done but once a month. No column is given to the day of the month; if the date is considered important, it is affixed to the item. Foods are listed under the five groups, among which it has been advised to divide the money about equally.

**The Home-made Form.**—In order to learn her own needs it may be well for the inexperienced housewife to begin with a plain-ruled blank book, say eight by ten inches, one large enough to allow of the memoranda and suggestions that are indicated below. Since out of the account book of the past year grows the budget of the next, she must have ready access to the answers to such questions as the following: How much coal did we buy last year? How much was left over and was the quality satisfactory? When did I buy my aluminum utensils? What did my ready-made summer dresses cost, and how have they worn? Are we eating more butter than we used to? How can I save for a vacation trip? For such purposes certain seasonal memoranda will be needed.

**An Illustration.**—When, for instance, the coal dealer gave his prices in May, 1920, the housewife could find in May, 1919, the order for that year. On the October page she finds a note of the date when the furnace fire was lighted and later, perhaps in January, a note as to the burning quality of the coal. Since coal prices have advanced she sets the lighting of the furnace fire a fortnight later than last year, helps out with oil or gas heaters and decreases the size of the order.

The lower half of the page may be used on another month for an itemized account of what a seamstress accomplished in one week, to help in a comparison between the cost of ready-made and home-made clothing, or the entry will show an attempt to compare the wearing qualities of two table cloths. For instance, "Rose pattern \$3.16, Greek border \$2.25, put into daily use alternately November 25" (the cloths supposed to be examined for signs of

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<sup>4</sup>For lists and criticisms of recent Household and Personal Expense Account Forms, see *Journal of Home Economics*, June, 1920.

wear one year from date). Or, this space may be taken up with an estimate of food consumed per person per week with the date for comparing wholesale and retail buying, or such notes as will record experience in methods as, for instance, success in preserving eggs, with suggestions for the coming season.

The back part of the account book will contain pages in which the year's summary is placed. This is very simple. Along the top of a page will appear the various divisions of expenditures, and the sum expended under each head is entered for the months, which are given on the left-hand column. This system allows of comparison from year to year as well as from month to month. The annual estimate of property (page 57) also belongs with the financial summaries.

These suggestions for the simplification of account-keeping are not designed for the woman who feels equal to the use of a card catalogue or other elaborate system of records. For her there are manuals giving every step in the process. But the woman of small income and many cares needs spécial consideration and is to be encouraged to such a degree of order in accounts and memoranda as her scanty time may compass.

A very simple method of keeping track of outgoes and which allows of checking up the budget is used by some women who find it easier than the account book. A number of large envelopes are provided, each labelled with its subject, as food, clothing, and the amount that can be expended for each during the year. No actual money is kept in the envelope. When anything is given out, the sum is entered on the back. To see how the outgo tallies with the budget allowance is very easy. The envelope itself is used for notes and memoranda. For an illustration of the use of this method see Chapter XIII.

**Help from the Bank.**—By depositing in the bank all moneys received and by paying as many bills as possible by check the housewife has a great help in her accounts. The bank stub when properly filled out and carried on is an accurate record of the expenditure of most of the money and shows at any time just how much is on hand. Banks now give check books with a large space



for the stub on which may be kept as many items of the bill paid as is desired. The single man or woman, with a smaller number of outgoes than has the housewife, frequently uses no other method of keeping accounts. Contrary to the general opinion, the moderate income is not too small for this method. The banker will not despise a regular deposit of \$150 a month and the depositor will have the use of the system as readily as the man whose account is ten times as large, if a specified amount is left always on deposit.

It is probable that the domestic financier is yet to receive substantial help in the way of advice from savings banks. One savings bank, the Society of Savings of the City of Cleveland, a few years ago opened a department called the Bureau of Home Economics in order to give free advice to all comers on the financial organization and management of the family. The response which very soon met the advertised offer has been an astonishment to those who hold that the spending of our own money is an intimate and sacred matter, the last thing which we would submit to the eye of a stranger. The Bureau has been made a permanent part of the organization of the bank and is entirely separated from its actual business. The best division of the income and a method for keeping household accounts are among the subjects on which advice is given, and the calls for advice on the part of both men and women have averaged one hundred per week during the past year. Other banks are now starting similar "budget bureaus."

**Summary.**—The importance of the managing and buying functions of the housewife is very great. Probably 90 per cent. of the family money goes through her hands, and what she buys has a definite relation to what is produced in factories and also to the family standards. To meet modern requirements the knowledge demanded on her part is considerable and her present method of training, which is now chiefly in the hands of the advertiser, should be improved by attendance on classes or courses of study conducted by qualified people. The budget system must underly all her plans and she must learn the value of keeping lists of what is to be purchased. The time factor in buying must be duly considered and both cash and credit systems used. In the use of the account book summaries are of greater importance than exact balancing.

SAMPLE PAGE OF MEMORANDUM HOUSEHOLD ACCOUNTS  
MAY, 1921

Cash Receipts		Food (allowed \$60.00 [for 4 adults or equivalent])									
Item	Amount	Savings (\$21.00 allowed)	Vegetables and Fruits	Milk	Meat, Eggs	Cereals	Sugar, Fats	Clothing (\$30.00 allowed)	Advance-ment (\$24.00 allowed)	Personal and Missing (\$14.00 allowed)	Operating Expenses (\$20.00 allowed)
On hand . . . . .		Savings bank	Dried Potatoes Salads Canned fruit and vegetables Fresh fruit and vegetables			Bread Oats Corn Flour Other cereals	Sugar Butter Fat Cakes Sirup Jam Spices and other flavors	Materials for cotton dress for mother made at home Boys' suit	Eye glasses Teeth cleaned Medical Church news Books and Lodge and Club	Postage, tobacco, telephone Children's allowance	Fuel average Light Laundry Insurance furniture Cleaning toilette, barber, etc., Street car
Salary . . . . .											
Birth day gift . . . . .											
Interest on saving deposit . . . . .											
Rental value of house owned . . . . .											
Less repair and taxes and fire insurance . . . . .											

## MEMORANDA

May 15—winter coal put in: Furnace, No. 2, 6 tons  
Furnace, pea, . . . . 1 ton  
Range, nut, . . . . 3 tons

Memoranda.—(Later transferred here from 1922). Furnace out April 25; coal good, discontinue pea size.

**Sample Annual Estimate of Property.**—Are we solvent? Are our possessions increasing or diminishing? These questions come within the scope of the housewife's accounts. An inventory of property should be made every year and its final figure of net worth or excess of property over debts be made a matter of record. A sample of inventory of property is here given:

*INVENTORY OF PROPERTY*

Property	Jan'y, 1919	Jan'y, 1920	Jan'y, 1921
Cash on hand .....	\$100	\$200	
Deposit in Savings Bank .....	500	600	
House and Lot .....	5000	4800	
Household Furniture .....	750	780	
Clothing .....	250	300	
Liberty Bonds .....	300	300	
	<hr/>	<hr/>	
Total Property .....	\$6900	\$6980	
 Debts			
Mortgage on house .....	\$2000	\$1800	
Notes at bank .....	100	.....	
Accounts with merchants .....	50	.....	
	<hr/>	<hr/>	
Total Debts .....	\$2150	\$1800	
<i>Net worth</i> of Property less Debts .....	4750	5180	
Net increase over preceding year .....	.....	430	

**QUESTIONS**

1. Reply to the following objections that are sometimes made:
  - a. That many women seem to get on very well as buyers without training. Is this belief due to a lack of right standards; how is the untrained woman to be made to see that she does not possess them?
  - b. That the woman of this moderate income group is too heavily taxed with actual household labor to allow of her taking this training. How is public opinion to be brought to support the movement that requires of women that they train for housekeeping before they are married?
2. Give all the methods of such training available in your community in the way of classes and good printed matter.
3. Would it be feasible for a group of women to unite in sending a good housekeeper for a course of training of the intensive sort, at the State College, for example, that she may pass on this knowledge to the group?
4. Can the overlaid housewife secure some help from her husband as assistant buyer? Should she abdicate entirely in his favor, or get his active coöperation where needed under her leadership?
5. What of the children as coöperative marketers—as to the economic service rendered—its educational value to them?

6. Is buying an act of economic consumption or economic production? The test of production is "creation of utility." Does the housewife's skill in selecting secure increased utilities over those arising through haphazard buying?
7. The services of the leader or enterpriser in industry are rated as most productive, since they direct the productive energy of others; accordingly the leader is compensated more highly than routine workers. Show the importance of leadership in the home; show that there is compensation for good leadership in a better living secured.
8. The enterpriser is the "decision-maker" and "risk-bearer" in industry. List the important decisions in housekeeping—and in homemaking—on which success depends, from the initial decision to start the new home.
9. What are the risks of failure, of economic loss, of personal disappointment, etc., in founding and conducting a family? Are benefits usually secured in business or anywhere without assuming risks?
10. Make a plan for self-improvement in home management by studying the elements of your own or some other housekeeping situation that you know well.

## CHAPTER VII

### THE HOUSEWIFE'S CONTRIBUTION THROUGH CONTROLLED FINANCE—THE ALLOWANCE

If it be accepted that the woman is to be the manager and buyer for the household, we now need what the lawmakers call "the enabling act." Has she such control of the family money as is necessary in order that she may plan and buy to advantage? There should be at her command whatever has been agreed on for upkeep and the running expenses, which will include food, light, heat, and service, and also the allowance for herself and the children for dress and other personal needs. And this money should be at her disposal, either in the form of cash or as a bank account on which she can draw. Such an understanding will do more than anything else to bring order out of the financial chaos which now prevails in many a household.

**Who Holds the Purse?**—In the majority of households does the woman have this control of money? No requirement would seem to be more reasonable; the family has adopted a certain style of living which they are supposed to be able to keep up, and yet the man who is promptness itself in paying off on Saturday night the workmen in his business may refuse his high-school daughter an allowance for her clothing and grudgingly dole out irregular sums of money to his wife for expenses that have been agreed on as necessary, but which come up again and again for heated discussion.

Family life is not a self-respecting or happy one, unless mutual confidence in money matters exists. If the wife does not know the extent of the income and has no housekeeping or dress allowance, she is apt to find out what bills are paid most readily, as probably those for food, and seeing no advantage in economy in that line she is less apt to practice it, while in other directions she may find herself forced to unwise and humiliating restrictions. She has no chance to develop as an all-round economist and this is a great loss to the family in many ways.

Inquiry among women goes to show that this bad system of managing the household finances is exceedingly common. "If only I need never ask for money" sighs many a woman. It seems to be rare that a complete understanding exists as to the sum agreed on as needed by the week or month to cover the regular outgoes.

**The Man's View.**—Before condemning the money earner for this condition of things, it will be well to get his point of view.

We may at once exclude the exceptional types of men, those who want more than their share of the income for their own use, and those who feel that because they have earned the money they can dictate just how it shall be spent. Said one of these men regarding a regular allowance for wife and daughter: "Do you suppose I'd give my women-folks as much rope as that? Not for a good deal." He did not know how antiquated is the system recorded in the nursery rhyme:

"Clap hands, clap hands till father comes home,  
For father has money but mother has none."

But the most right-minded and generous man often sees no way to run the household without extravagance except to dole out the money in irregular sums. He is often unjustly called stingy because he is trying to practice thrift by an unwise system; that is, without gaining the coöperation of the family. It is the just pride of the money earner to show his success by a steady improvement in his circumstances. He may be planning an enlargement in his business, a better house for the family to live in, or security for them by a larger life insurance, and he must accumulate the means to these ends. If disaster comes, it is he who will be blamed; at all costs the expenses of the family must come well within the income and he may find that the rest of the family do not share this view.

Again, the man's natural attitude of caution resulting from his sense of responsibility is often increased by the belief that his wife does not know how to spend wisely the hard-earned dollars. In many cases she has not been trained before her marriage to manage money. To quote a business man, "It is a great discipline to have to look a payroll in the eye every Saturday night," and this discipline the man may have had and the woman not. Again, because of wrong standards in the community she may not feel her full

responsibility to the family interests. Thus the young couple get started wrong; the man may have the greatest respect for his wife's character and her devotion to the family, but none for her business sense. Besides, "she is careless, she makes mistakes, she has been known to lose money—she has no pockets!" So he haggles and scales down, determined to keep up the life insurance premiums and to slip something into the savings bank each month. A crude method, but he knows no other, and before she wakes up to the importance of the matter, the young wife may have lost ground which it is very difficult to recover. How can she have business knowledge without any training in it? A woman who has had to earn her own living has some idea of the value of money, but a "care-free" girlhood, which too often in this country means one that is wholly lacking in discipline or practical training, does not qualify a woman to undertake the admittedly difficult post of domestic financier. Only the most rosy optimism can believe that she will "pick it up easily."

The man has perhaps no time to train his wife in business methods, and worst of all he does not see the importance of it. Nor perhaps is he quite free from the attitude reflected in so many plays and novels that lack of sense as to money is very feminine and appealing, at least in the early years of marriage! And so the most well-intentioned people drift into the galling financial relations seen in many families.

**The Woman's Training.**—The whole matter, then, turns on the qualifications of the woman for making good on this practical side of life, and thus winning her rights. Native business ability is found quite as often in women as in men; they may be even more competent in that devotion to detail which is one factor in success. Witness the workingman's wife, as so frequently described in this country and in England. In her family the margin of income beyond the absolute requirements of life is so small that the pay envelope is generally put into her hands and she returns to her husband the amount agreed upon for his carfares, tobacco, etc. Said the laborer's wife when questioned as to the custom in the families she knew: "I think every woman hands over a dollar or two." She thought a friend of hers badly used because her husband who earned \$25 a week when work was good exacted \$5

as his share. But at least the sum was agreed on and accepted by both parties. The laboring man who hands over his earnings to his wife may be neither broad-minded nor unselfish, he is simply following a custom that has grown up around the fact that the family must have that money to meet the actual needs of life, and the wife must learn to manage it, for any other way leads to ruin and disgrace. The trouble seems to come in the management of the surplus which is over actual needs, when, in fact, a given outlay is no longer necessary but discussible.

It is vain to refer to the law or to depend on the phraseology of the marriage service; the practical question is: Does the man as the money earner look upon the wife as a financial partner in just the sense that he does his business partner with whom he shares, as a matter of course, all power and all knowledge as to income and outgo?

While this ideal understanding is probably reached in few families, there is a growing tendency to agree on the sums necessary for certain outgoes, as for food and clothing, and the money is set aside monthly without question. The change has come partly through the experience in the earning of money, now common to the younger women of even well-to-do families. To know what it means to earn and spend one's own dollars in the business world is to gain sympathy and understanding for the larger problems. The married woman ought to be able in most cases to win over her husband to the great advantages of the partnership method of managing the entire family income; she can claim her rights as the disbursing partner to know all the items of income and outgo only by proving her ability to manage and plan better than can her busy husband the spending of all that part of the money income which finances the household.

**The Partnership Method.**—1. It is economical. The first step is to decide on what is the just outlay in every department, and to do this *in a committee of the whole* where the mother presents the needs of the household, the older children outline what are their requirements in the matter of dress and pocket money and where they can all hear from the money earner the prospects in business, his larger plans for the future of the family and his reasons for economy and saving. This is to gain the cooperation of all. In



many cases as the result of discussion what were thought to be absolute necessities will be scaled down to provide for a need that would otherwise not have been acknowledged by all. Each one in his or her own department of earning and spending is apt to feel a duty to the family purse, whereas, by the old way the members of his family dependent on the money earner for funds adopt a "catch-as-catch-can" policy and become very astute in "managing father," thus in many cases obtaining more for some item than the right distribution of the whole income warrants.

2. The partnership method is an education. It is easy to forget in our eager counting of pennies that family life is a great training ground, where the young ought to be prepared to manage their own homes in the future and to do good teamwork in the community. In the school of life few things can equal the disciplinary value of money-spending if the results of the expenditures are reviewed and compared, and this development is denied to any individual who is provided for by the decision or will of another person. There are women living in luxury who are filled with humiliation and a sense of wrong because they have no control of money, hardly a dollar in their pockets, although limousines are at their command and they may order expensive clothing and furnishings on a charge account!

**The Importance of Frankness.**—All who are trusted with money will make their mistakes in the use of it, and it must be taken for granted that they will do so; with this understanding, "owning up" will not be humiliating. If frankness in money matters is made a point of honor the aims of family life and the way to reach them will become more and more clear, and this frankness should begin early. If there are debts to be paid that were incurred before marriage, if parents or other relatives are to be supported, if the woman has no knowledge of housekeeping to enable her to play her part and contribute her share to the income, all this should be known before marriage, for it is well to reckon beforehand on the strain that average human nature will stand, not to speak of the manifest justice of concealing no fact that can bear on partnership relations. A girl who was brought up to see her father constantly deceived or "managed" will be apt to try the same method with her husband; a man who has seen his mother kept on the "doling-

out" system will know no other way to treat his wife. Those who run apartment hotels are familiar with a type of family that has had to give up housekeeping because even a large income has proved wholly inadequate in untrained hands. To diminish the number of ways in which the money can leak away, the outlay for housekeeping is thus put in the hands of the hotelkeeper, and becomes a fixed charge met with one check. The wife thus misses her chance to play her dignified part in the economics of the household.

**The Children's Allowance.**—Perhaps of all forms of outlay none so intimately affects personal development as does the money allowance to the children. By this system something quite different is meant than what is known as "spending money" or the individual savings bank accounts made for the child by parents or friends. A common method is to provide each child a savings deposit started at birth and to this account on every birthday as many dollars are added as represent the age of the child. This investment is often increased by gifts from relatives and friends, and the final sum, whose interest during these years has been compounded, is supposed to be available when the owner comes of age, or it may be drawn on earlier for expenses of education. This is an admirable method of family saving, but it has no connection with the allowance system for the child, since he has no control of it.

Nor do children in general lack spending money, in many cases they have too much; if it is not given them, they obtain it by teasing first one parent and then another. Since the war pressure to induce children to buy thrift stamps was removed, the spending money seems to go again to amusements and for candy and sweets, if the results of a questionnaire taken in the schools of La Crosse, Wis., can be taken as typical of the whole country. It was found that for these purposes the average amount spent per student in the high school was \$1.52 a week, while pupils in the grades spent on an average of \$.42. The total expenditure for the year was placed at \$106,660 for 4014 children.<sup>1</sup>

But neither investments made for them nor spending money given at random is in the nature of the allowance, which is a definite sum paid regularly and with the understanding that it is to cover certain necessary items, as school supplies, carfare, clothing,

<sup>1</sup>The Wisconsin Journal of Education, October, 1919.

the amount being according to the means of the parents and the age and judgment of the child, in addition to a small proportion for spending-money proper. It is understood, of course, that most of the allowance will be spent under advice and direction, for this family cannot afford actual money waste, but as time goes on an increasing responsibility is placed on the child, since the object is wholly educational.

**The Common Mistake.**—No mistake is more common than for parents who have limited means to make all the decisions as to money matters and to do all the buying on the plea that the income allows too slight a margin for mistakes. But before they realize it, responsibility has passed into the hands of the children who are earning their own money and making their decisions without the training which comes only by partial successes and failures during the maturing years. The real way to make a rash, uncalculating spender is to pen up an all-desiring youngster with a peremptory "You can't have it," instead of giving sympathy and understanding regarding the things so desperately longed for and the help of older resourcefulness to obtain some of them. Otherwise, the child either gains the point by sheer insistence or is made sullen by refusal and determines to "blow it in" when earning time comes.

To provide schools and clothing would seem to be no more necessary than to see that children have this discipline in money spending in order to learn the real relation of nickels to dollars and of dollars to the definite sum which is to bring the coveted pleasure or advantage. On the moderate income you cannot both eat your cake and keep it, and to learn this early is to make the acquaintance of natural law, that very old-fashioned teacher who uses the rod without fear or favor and punishes mistakes as well as sins.

**When Shall the Child's Allowance Begin?**—It seems probable that the education of the boy and girl as to money spending will have reached definite results by the time they are fifteen. What are the steps toward that end?

A child of five who is, perhaps, in the kindergarten, has already begun to know that money buys things. Let the allowance start, we will say, with ten cents a week, and the education in its use begin

at the same time. If there is not leisure to work out this educational plan better delay giving the allowance until it is ready. As the dog trainer said, "This puppy ought to begin its lessons, but I shall have to let it run wild a few weeks longer until my head man comes back. This is a valuable dog, and I do not want to risk a mistake."

For this child of five, by one method that is known to have been successful, a box is provided having five compartments and two cents are placed in each. The child is still too young for the written account. The first compartment holds what is the child's very own, to be spent for what is most wanted. It may be a better pencil than has been provided, and in that case the purchase can be made the first week; something more expensive must wait on accumulation. The second compartment is "for somebody else," as the beginning of the Christmas fund or church money.

The third may be called education, and the unbelieving older person will be amazed to see how quickly the child comprehends that there is something beyond to work for, something which the school typifies. In one case a box of colored crayons was chosen to use on the little blackboard. A set had already been given by the grandmother, but almost as quickly broken up. This set bought with the child's own money was treasured and really used.

The fourth division is for entertainment or fun. The first week it was spent for the materials for a paper cap to be used in a home play. The fifth division, reversing the rule that is used for adults, is for savings, for some yet unknown end. It typifies for the child the long look ahead, the awesome big bank to which it is taken by the parent to obtain the savings bank book.

Later, the field broadens, and it is found that children will themselves make efforts to carry out this properly balanced system of life. They must make their own contribution to church funds, and they may be led to start what will be a life-long connection with such good agencies in the community as the Civic League, the Associated Charities, the Music Association or Settlement. How is it to be done when the amount that can safely be assigned to philanthropy out of the family budget is barely sufficient to pay church dues and to help a sick neighbor? Just as it was done for patriotic ends in wartime. We have only to change names, to

appeal to the imagination by different routes, and the habits of sacrifice and generosity cultivated during the war will remain alive and growing. Then young people earned money by doing odd jobs mornings and nights and Saturdays to buy their share of a Liberty bond, they may continue to do so in order to take their part in work for public betterment.

By the time the child is ten years old the allowance has been increased and the proportions have changed. The clothing allowance will soon be in this young person's hands and some training in that department of spending must gradually be acquired. For instance, a helpful talk like the following may take place: "Do you want better shoes, or more ties, or what is it that you are most particular about?" may be said to the boy who begins to feel fussy about his clothes. "All right, but you must go without something else to make it come out. The shoe money is very important. You will have to buy two pairs for the same purpose and alternate in the wearing, and the pair that is resting must be soaked with oil." It takes more than one demonstration to convince a boy that a shoe sole will soak up an astonishing amount of oil and finally become so smooth and hard that its wearing time is trebled. And such a boy no longer breaks a shoelace in putting it on from being too impatient or lazy to unlace it fully. Education is progressing. But if mistakes are made the results must be borne, unless it is a very unfortunate and disastrous mistake; for father or mother to readily make the loss good is to upset the whole educational system.

It is, of course, understood that at any age a certain part of the allowance is the child's very own to spend as he will. It gives a cherished independence and it allows the balancing of values. The boy who can jingle his week's money in his pocket in full hearing of his mates may say, "I'm not going to the circus, I'm saving up for a tent." He has within his grasp a desired possession chosen of his own free will; the circus is a rejected alternative, the sting of "going without" has been drawn.

**Objections.**—What is to be done about the stingy child, the one who saves out of the clothing money until he becomes so shabby that his family is ready to disown him, who stints on his luncheons until he comes home faint and sick, and all to swell some pet fund, as for athletics? It is easily managed by cutting down for a

time exclusive control of the allowance on the ground of still unripe judgment.

It has been urged that the allowance system makes children too independent of the family. On the contrary, those who have carefully watched its workings find that it is more apt to bring intelligence and sympathy with the general financial problems. One college youth felt that his allowance of spending money must be raised because all the other boys had more than he. His father very wisely took an entire evening to explain to him from his own account books what was his income and what were the family liabilities that must be met, together with all the plans for the next five years. The son became satisfied that he had his full share of the family money.

Another point sometimes made against the allowance is that much discussion of money matters makes young people petty and commercially minded. Something depends on the method of training and the objects for which the saving is done. On the other hand, habits and a viewpoint may be acquired early so that they work automatically, allowing less rather than more thought to be given to the matter; whereas, to be obliged to make a whole set of habits in later life regarding so important a thing as money spending may prove to be so difficult that it is never done, and the person drifts on helplessly to the end. It is this method which buys a sealskin coat or cutglass for a wedding gift with money that should go to pay the grocer. It was the youth who had never had any training of this kind who paid \$110 for silk shirts and \$35 for neckties with his first wartime wages; it was the woman from the back country farm who had known only privation until her husband went to work in the cantonments who bought large show pieces of solid silver and costly furniture for her two-roomed cabin.

Another objection that has been made to the child's allowance is that it develops too early a sense of responsibility. But it must be remembered that helplessness in a child does not fit in with modern conditions in the average income family, whose every member must contribute efficient service. Children of ten have been trusted to do all the Christmas shopping for the family in certain well-known stores to which they had been frequently taken, and with amazingly good results.

But what if there are emergencies in the family and the measured demands of the allowance cannot always be met? The sums agreed on appear just the same in the child's account book, but for the present loaned to the parents.

**Summary.**—To achieve the best results in the spending of the family money, the mother should have such control of the income as will ensure her efficiency as manager and buyer.

Very early there should be a complete understanding between husband and wife as to income, property, debts and financial plans for the future. Just as the man engages to provide the necessary funds, the wife should feel it her duty to study her work and make ready to carry her responsibilities.

They should make out together a plan of spending and there should be consultations over weekly or monthly bills with a view to improving the plan and noting whether theories are being carried out in practice.

The housewife should adopt a simple method of keeping accounts and she should enter her purchases daily. She must sum up and balance with tolerable exactness, but she should not worry over small sums that have been forgotten; it is better to enter them in the "unclassified" or sundry column.

She will study her weekly or monthly summaries with a view to improving the apportionments made and to examine into the wisdom of her purchases, and she must classify the most important outgoes, as for food for the family per week and month. Criticism of results is the important thing and it makes possible a better plan of spending for the year or years to come.

The housewife should have the actual command of money that has been agreed on as necessary to meet expenditures, either cash in weekly installments, a joint bank account on which both she and her husband check, or, better still, a bank account in her own name, for the possession of the bank book adds to the dignity of her position and to her sense of responsibility.

#### QUESTIONS

1. Outline a plan by which a woman may obtain the confidence of the husband as to her ability to spend the family money wisely.
2. Do you think that a more accurate and detailed system of accounts is necessary than the one suggested in the preceding chapter? Estimate

## 70 SUCCESSFUL FAMILY LIFE ON MODERATE INCOME

the time required for keeping it. Is not the accurate account necessary until the housekeeper has acquired experience?

3. In how many families of your acquaintance is there a perfect understanding as to the division and use of the money of the family?
4. How often do the husband and wife consult about household expenses, so that they may get the benefit of each other's judgment?
5. Is a joint bank account on which both may check the best plan, the understanding being that at frequent intervals they go over the canceled checks together and discuss the items which they cover? Or shall the weekly accounts be discussed in advance, the necessary cash being put in the hands of the wife?
6. Give illustrations of advantages that come from exchange of experiences and views of each other's expenditures?
7. If you were drawing up a set of financial lessons for young couples, what topics would you include? Would you have the course taken by the wives alone or by men also? Do you think such a course could be given successfully in your community?
8. In a club meeting or similar group gather personal experience regarding allowances: for adults in the family; for children. Experiences may be put down anonymously in written form.
9. Enquire from some local banker as to his experience with household checking accounts, and his suggestions as to the "model depositor." Ascertain the minimum sum to be left in the bank on account in order to obtain the checking privilege.



## CHAPTER VIII

### THE HOUSEWIFE'S CONTRIBUTION TO THE FAMILY INCOME THROUGH HOUSEWORK

IT has been taken for granted that the family of five, which is the subject of this study, cannot maintain a good standard of living on the man's earnings of \$2500, more or less, unless the wife contributes most of the work of the household; that is, the general management and care of the house, preparation of food, care of children, etc. To keep a regular helper to do the housework is impossible with this grade of income at the rates now paid. Laundry and other heavy work, extra help in sickness and in the care of little children will be arranged for by the day.

The value of the housewife's services is her necessary contribution to the family income. But can she contribute this sum in some other than this time-honored way?

**Is There a Better Way?**—Great changes have come about in the last two generations. Young women are earning their living in more ways than was possible fifty years ago, and the advantage has been great indeed as compared with the time which restricted the wage-earning woman to housework, sewing and teaching, and when only absolute need was held to justify her working outside the home at all. The too heavy load on the earning powers of the fathers and the brothers has been lifted, and the young woman has been given a priceless independence to work and earn in her own name. But shall the woman remain in "gainful occupations" after her marriage?

On higher income levels many factors enter into the decision, as the money rewards of the occupation, the interest and zeal that the woman has for her work, and chiefly, the character of the work itself, as to whether it is easily combined with home life, leaving her enough time and energy for what society requires of her in that relation. The woman lawyer, physician, architect, writer, actress and others of the more highly skilled and paid professional careers,

will, in many cases, continue their work or return to it after a time. Their high earnings will enable them to obtain the services of the few really qualified people who are available for housework and for the care and education of little children. Even in these cases it may be best for non-economic reasons for the woman to devote her whole time to the family if the earnings of the husband are sufficient for its support.

But it is the woman of smaller earning power with whom we are chiefly concerned, the average woman whose husband is receiving only a moderate income. We also assume the presence of children in the family.

1. Which methods of money earning will be better from the strictly economic point of view, working in her own home or working outside for wages?

2. Which method will better conduce to the happiness and development of the woman and her family, with the inevitable reaction on the community?

To determine the financial facts in this matter is of foundational importance; no institution will continue to flourish which has not a sound economic basis; sentiment will not avail to keep it going. The very latest government provision for industrial education, the Smith-Hughes Act, includes the household arts in its scheme, and takes for granted that they are pursued in the home and that home making, as a profession, requires a knowledge of buying, house furnishing, the choosing and preparation of food, the buying and making of clothing and the care of the child. Indeed, the provisions of the act assume that the present method of housekeeping justifies itself by its results and calls for public instruction for the woman who is to practice these arts in her own home. Nevertheless, many are the criticisms of the housekeeper who herself does the housework, instead of hiring it done with money which she earns outside. The efficiency expert calls this home an anomaly, and asserts that it is based on outworn conditions and that a comparison with results obtained in the business world by division of labor shows conclusively that we must reform it altogether.

**One Kitchen or Fifty?**—According to the critics, the home in which most of the housework is done by the wife and mother reduces her to lonely slavery in which she performs her too varied

tasks very badly. Here she brings up children without knowing how to do it; here she forces the unwilling husband to spend the time he would prefer to spend elsewhere with men; in short, her course is marked by waste and inefficiency and the product of her labors is not up to modern standards.

“Light one kitchen fire instead of fifty, beat the combined eggs by machinery, put the children from the first under the care of trained nurse and kindergartner, keep the woman at the productive task she learned before her marriage and let the family have their pleasures, and more of them, in public places.” This is the remedy offered, and the growth of apartment hotels and restaurants, also of laundries, bakeries, canneries and other means of serving the family from outside together with the increasing number of married women found in all branches of industry are cited as proof that the remedy is being applied. Those who cling to the individual home are said to do so from sentiment only.

**The Individual Home Will Persist.**—And yet this home, which is assumed to be tottering under the assaults of organized business, education, and recreation, remains with its accompanying odds and ends of household arts as firmly fixed as an institution as ever. Architects continue to meet the demand for the individual kitchen and dining-room, even if they must reduce them to tiny proportions.

Human needs are various and there will always be many ways of meeting them; in towns and cities, where alone the choice is possible, the elderly couple, the wealthy, the childless, the exceptionally gifted, the unmarried man or woman, may all choose other ways of living, but for several reasons housekeeping on the modest scale we are considering holds its own and is even growing in popularity; and they are important reasons, well worth our consideration.

**Housework vs. Business.**—Since this woman of the family must work somewhere, business as a means of money earning is to be compared with housework, and there are plenty of opportunities for doing this, since women are in many industries that were not open to them even one generation ago. According to the census of 1910, ten per cent. of the married women over sixteen were “gainfully employed,” as compared with 4.6 per cent. twenty-five years previous. Twenty-five per cent. of all women at work were married

as compared with 15.9 per cent. in 1900. The number of women in industry greatly increased during the war, and it is prophesied that they will stay in many lines of work once unknown to them. If the older view that the woman makes her best money contribution to the family income through housework in her own home is incorrect, if it can be shown that she is wasting her time there as much as if she were still using the spinning wheel, if organized business can serve the home better and more cheaply, then we ought to know it, make readjustments of the most radical character in our daily life and in the methods of home economics training.

**The Housewife's Advantage.**—As a workshop the average small home is not ideal, but it gives to the woman certain very definite advantages over business. The home exists in any case for the general purposes of family life, and, however it is to be served, it must afford scope for the woman who is to be manager and buyer and caretaker of children. The outfit for daily life must be furnished, and certain expenses, as light, heat, rent and insurance, will go on and do not have to be added as "overhead charges" to the cost of its manufactured products. Equipment could, in some cases, be cut down, as, if the laundry is done outside, the tubs would not be needed, or if a public kitchen could be relied on to furnish the main dish of the meal, a certain contraction in kitchen space and utensils might be effected, but the saving would not be great. The kitchen and dining-room cannot be wholly omitted, considering the need of children and all but the most robust adults for regular, perhaps frequent, meals, and also because of the part that the home table plays in family life. These rooms, in fact, are such a desirable part of the house, even for occasional use, that they have become fitted into our habits and needs. Only families made up of a few adults can reduce their quarters to the bedroom and parlor basis. Again, in home production the important item of labor cannot be reckoned at its full value, since the woman's work, for instance, in the production of cooked food, may be accomplished in connection with other duties in periods of time too short to be utilized for outside earning.

**Overhead Charges in Business.**—On the other hand, in business the overhead or fixed charges must be distributed over every item of the finished product; these must be paid in addition to cost

of materials before any profit can be figured. For instance, when the restaurant keeper sets forth an order of chops, he must charge it with its share of rent and care of premises, of fuel and light, taxes, insurance, wages, and superintendence; he must buy food at wholesale and manage his complicated business with skill in order to make the profit that skill rightly demands. An experienced hotel man is quoted as saying that for a fifty-cent order the raw materials must not cost more than eighteen cents, thirty-two cents being needed to meet its share of business expenses and very modest profits. In restaurants and hotels, according to the skill in cooking and the elegance of service, from three to ten times the price of raw materials in it will be charged for the finished dish. None of those heavy overhead charges are to be considered by the housewife who buys the chops at the market and broils them in ten minutes' time with fuel whose value cannot be reckoned at more than a fraction of a cent. Nor do these charges affect the cost of the laundry for the home woman who in half a day, even with old-fashioned equipment, will wash fifty pieces of clothing, big and little, while she contrives to meet the back-door vendors and give the baby his nap and cook lunch in the range oven, the surplus heat being used to warm the kitchen and dining-room and the water for the evening baths. As one woman said: "I did not even count the soap, for the water was used afterward to scrub a rug whose cleaning, if sent out, would have cost seventy-five cents. I did it in fifteen minutes."

Even the making of laundry soap she found in war-time to be one of the simplest and quickest of processes; otherwise useless fat she combined with a ten-cent can of lye, and in ten minutes' time produced seven pounds of soap worth seventy-five cents. It was not wrapped and labelled; it had paid for no "premium" dishes, no bad debts; it had contributed nothing to the profits of jobber, wholesaler or retailer, nor to the high cost of assembling, transporting and distributing.

One of the constantly recurring charges on business is transportation. It steps in at every turn to increase the price of the commercial product for the consumer. When the price of laundering a collar was two cents, one-half cent was said to go for collecting and returning, a twenty-five per cent. expense. It is this heavy

cost of transportation which puts a premium on individual effort at home, as in the raising and canning of vegetables and fruits on the premises. The housewife who is "on the ground," who conducts her household in any case for the general purposes of family life, cuts down this heavy tax, for her products are consumed where they are produced, her factory has no outgoing freight bills.

**Are Business Profits too Large?**—Another reason why many household industries linger in the home which might be taken out of it seems to be that the organization of business is still very imperfect and wasteful and that there is no public control of prices and profits except where a public utilities board controls obvious monopolies, as gas, electricity, telephone and trolley service, which the inhabitants of a city are absolutely obliged to use and where competition is not feasible. All business flourishes on the public whose wants it serves, but its whole organization at present looks to the increase of dividends and not at all to the decrease of prices, except as such decrease tends to increase sales. Such orders as "figure the profits for all that the traffic will bear" have a sinister sound to the "ultimate consumer" who has no longer the comfort of knowing that free competition is his friend. In ways that evade all law, it seems easy for producers to agree on prices. The manufacturer says: "Who can rival your housewife who counts no overhead charges in manufacture and makes our products in odds and ends of time!" But notwithstanding, business has taken many activities away from the housewife; she no longer spins and weaves, for she cannot afford to. Why does not business with its enormous advantages drive her entirely out of the manufacture of cooked food and the washing of clothes and do for her a hundred other services more cheaply than she can do them for herself? Business must offer the housewife of the moderate income better terms than it has yet done, cheaper and better service, before it can wrest from her the domestic labor which small income now obliges her to perform.

**Bread-making.**—When one visits a great modern bakery and inspects its perfect machinery and its accurately heated ovens, it seems absurd that the housewife, with materials bought at retail, a small and poor equipment and tiny output can vie with the baker in the cost and quality of bread. But 70 per cent. of the bread used

in this country before the war was home-made,<sup>1</sup> and with the use of the improved home methods, now extensively taught in the schools, it is in most cases both better and cheaper bread than that produced in the average bakery. This is not the case in Europe, however, for the bakers of France and Germany make bread of such excellence and cheapness that even the poorest families cannot afford to make bread in their own homes; bread-making as a household art does not exist in those and other European countries, except in remote country districts. But according to tests made in France the price of bread some years ago was about the same per pound at any given time as the price of flour, the profit of the baker being reckoned on the water content of the loaf, which is about 40 per cent. of the weight. In the United States bread costs per pound at any given time from two to three times the price of flour.<sup>2</sup> Some of this difference is due to the higher price of labor in the United States, the other factors are probably less economy in management and a larger profit to the baker, both of which factors need investigation. We should know by what means certain municipal and coöperative bakeries established by war needs reduced the price of bread; it seems very probable that so important a food staple should be under more direct public control, as to quality and price, as it is in England.

**The Laundry.**—Another comparison in labor may be made with the commercial laundry, which, in spite of its machinery and equipment, does not offer the prices that put the "by-the-day" washer woman out of business, much less the housewife, who must utilize every penny. The water power and electric washing machines are giving a new lease of life to home laundry work.

Laundry work and bread-making are extreme instances; they have nothing to do with the intimate life of the home; they are suited to the use of machinery and will doubtless yet be done by outside agencies for even the very poor. But if baking and laundry are still carried on to such an extent as they are in the small household, what can be said of those arts which do have an intimate

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<sup>1</sup>Lafayette B. Mendel, *Changes in the Food Supply and Their Relation to Nutrition*, 1916, p. 33. Since that date the use of baker's bread seems to have greatly increased.

<sup>2</sup>Alonzo E. Taylor states that "in France the cost of the flour is 76 per cent. of the price of the bread; here the cost of the flour is about 36 per cent. of the price of the bread."

connection with health and comfort in the home, as the cooking of the three meals; also of the many minor arts which require taste and skill? If the woman who must make part of her contribution to the family income by doing the housework finds the price of bread too high, she will consider prohibitive the price of cakes and other delicacies, and the cold meats and salads of the delicatessen shop.

**Other Economic Factors.**—The householder has still other economic advantages in the tussle that is going on with organized business for the possession of the household industries.

She has control of her market. She has no advertising expenses nor losses of goods left unsold on the shelf; she decides what is best for the family, calculates their needs and meets them. If she decides that underclothing cannot be ironed, that the wrong side of garments need not be too carefully finished by the seamstress, that table service shall not be too exacting, the family will accept her decision. She is generally a more efficient worker in the home than out of it, for self-interest and a free command of her methods and time bring a better result than can be obtained by those who work for wages with their eye on the clock. At her best, she represents individual effort fully utilized, for, working as she does on her own initiative, she is an illustration of the vast power that lies latent in all of us and which a sufficient incentive brings into action. War work furnished many illustrations of this hidden power and its effective development and use. These small savings of time and effort by people who "do for themselves" are amazing in the aggregate and enable the housewife to be a successful rival of many kinds of business. Self-interest furnishes a compelling motive toward efficiency. She fits her tasks together, she utilizes bits of time, she invents short cuts in her work. She thus repeats the experience of the farmer who has learned that a farm of varied crops may win out over the single-crop type, which was once the ideal from the standpoint of efficiency.

Mrs. Bosanquet found that in six weeks the average person could master any one of the small trades practiced in the East End of London. At the present high price of labor it will pay any housewife to attain a degree of skill that will enable her to make small repairs. If she can learn the use of the wrench and a few other



tools she will even hold the plumber at bay for months. She will paper a small room; she will upholster a chair and repaint a set of furniture. She knows of no other way by which she can earn the money that she would be obliged to pay out for these services.

But there are other and far more important reasons for continuing housework in the individual home by the woman of the family. In choosing her work, for work she must, she should consider her chances for individual development and for health, and also the effect on the family life of the kind of occupation she chooses. What occupations are best suited to women is a question of national importance. It concerns the effect on the work and wages of men, as already seriously considered, for example, in the Report of the British Labor Party, the effect on the development and the health of the women themselves, especially as concerns the bearing and rearing of children, and also on the need of their presence in the home for the higher purposes of family life.

**Monotony or Variety in Work.**—The work of the household is not “organized,” but this may be to some extent an advantage to the worker. In every kind of organized labor the adjustment is more and more to the unskilled hand; the cunning machine is made to this end still more cunning until it seems like a sentient being compared with the man of vacant eye who pulls a lever and adjusts a screw, and there is no denying that this perfect organization and division of labor means less and less interest and development for the worker. It is only in the first few years of office, store and factory, that their systematic requirements furnish discipline and experience which is of value to the woman worker; after that the deadening or irritating effects of monotony begin to tell.

The fact is that the more intelligent the woman, the more she values the chance to perform a number of related kinds of work in her own way rather than the same task over and over as part of the relentless and impersonal machinery of labor.

It would also seem to be certain that housework when done with intelligence and with a reasonably good modern equipment is a much more healthful occupation for women than are most kinds of business. Physiologists in their studies of fatigue place among its many causes “often-repeated monotonous single acts, constant strain of body or attention, and those tasks carried on in crowded

or unhygienic quarters.”<sup>2</sup> If there must be overwork at times in our difficult modern life it would seem to be best endured where it is with and for our own, with all that brings personal incentive and reward. As we have seen, the causes of fatigue are psychic as well as physical, and to enjoy one’s work and to see a connection between it and the well-being of those who are dear to us may take out a certain element of fatigue.

**Better Household Methods and Education.**—Housework is also made more attractive by the changes that have come in sanitary and artistic standards. This change has abolished the heavy, nailed-down carpet and the tidies and “throws” along with the upholstered furniture which they once adorned. The hearty breakfast that took an hour and a half in its preparation has gone, together with the tradition that the pantry must be stored with indigestible goodies as proof of its owner’s accomplishments. The garret is no longer packed with unusable things and there has been a clearing out and lightening up all over the house as decreed by sanitary science and improved taste; more rarely, for instance, is time spent in making elaborate underwear and keeping it laundered, and the result of these changes is that the work necessary to run the average house is greatly decreased. Labor-saving devices, especially the many applications of electricity, are offering a help which is to be still further extended.

Of all the influences that have been at work to bring to the individual home more dignity, interest and efficiency, none are more important than the new education in household standards and processes. Schools have arisen by the hundred, maintained by both private and public funds, to teach the household arts according to the newest scientific methods. The school girl is thus given a clearer idea of their dignity and importance, while the education of the adult woman is continued by means of columns in the daily and monthly press, often ably edited, and by state and government “extension classes.” The national government is planning to spend enormous sums for teachers, for scientific investigation and for literature, all for the training of the woman who is to preside over the individual household. The effect of this teaching has already been very great. It has put housework in a place of honor,

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<sup>2</sup> Science, 1916, p. 727. F. S. Lee.

because the most intelligent and scientific methods have been applied to it. This instruction has turned drudgery into interesting work, and has changed the whole business of housekeeping for the woman of intelligence. The creative impulse is one of the strongest within us. Our grandmothers and great-grandmothers found its expression in the manufacture of butter and cheese and cloth for sale, our mothers were in many cases a misfit in the home robbed of these interesting industries, and not yet adjusted to home-making on newer lines. Education and the improvements that accompany it are showing the woman of to-day the possibilities of the home in which the household arts are practiced. Whatever is touched by science and art and reduced to orderly and efficient methods goes up in public regard; the best illustration is that of the trained nurse of to-day who bears no relation to the "Sairy Gamp" of the past in character, in equipment, or in social position. When like influences are brought to bear on the art of cookery it will no longer be associated with dirty, dark holes called kitchens and with slatternly garments. In the same way a better knowledge of sanitation is making the housewife more vigilant as to the service furnished her from outside, more conscious of possible dangers to health in food cooked in public eating places; a volume is expressed in her preference "to wash her own lettuce."

**The Expert is Scarce.**—But the all-compelling force that holds the conscientious woman to her tasks in the home is the knowledge gained through many trials and failures that the much-advertised expert, who is supposed to teach her children, feed her family, keep her accounts, do her shopping, and perform the thousand other tasks, big and little, which now forbid her taking a working job outside her family, *does not exist!* When the housewife has earned her money outside, as she has been adjured to do in order to pay for these tasks, she does not find the people on whom to spend it. They are few in number and wholly beyond her purse.

If such fully developed agencies are to be expected in a civilized country, then ours is very backward indeed. We hug many delusions. One of them concerns the "trained expert." In cities whose streets are badly cleaned and where ashes and garbage are allowed to pile up in the icy floods of winter, where personal vigilance is necessary to secure uncontaminated even the raw materials

of life, how can we expect the niceties of service which require a degree of training and organization only to be found in a highly organized society?

**The Conclusion as to Housework vs. Outside Earning.—**

Whether the woman who presides over the family of the moderate income will continue to make her contribution by doing the housework or by money earning outside the home must be decided on grounds that are both economic and social. In comparing these two ways of money earning we are not concerned with which is the more honorable, that question belongs to a past-and-gone attitude toward labor; we are concerned simply with a comparison of values.

To sum up: the woman who adds to the value of raw materials by making them into the finished product in her own home, as seen in the cooked food or the finished garment, or by renewing the service of articles as in washing dishes or cleaning, seems to have at present certain advantages over outside labor which is offering the same service:

1. Since the house exists and is conducted for the general purposes of family life, the housewife is not obliged to add to the price of what is manufactured in the home certain "overhead charges," which must be paid by business and added to the price of the finished product as sold.

2. The fact that what she produces in the home is consumed there, cuts out transportation charges, except those connected with the assembling of raw materials.

3. The time-factor, which on account of the high price of labor is the heaviest charge on outside business, is not, in the housewife's case, to be put at the same high figure, since part of her time is always necessary in her household for other than economic functions, and she "works in" to a certain extent her odds and ends of household arts. To make a complete comparison on this important point more facts are needed than we now possess.

4. There are many other economic factors to be taken into account, such as the superior efficiency of the home worker who is impelled by self-interest to improve methods and to use materials with economy and who, on account of the variety and interest of her tasks, and the command over her time which enables her to

plan periods of rest, can work longer hours without fatigue than can the woman in business.

5. There seem to be many non-economic reasons for retaining some of the household arts in the individual home, such as the control over healthful conditions requiring personal vigilance, the development it affords to the worker and the educational value of the household "plant" in the rearing of children. To make her necessary contribution to the family income by doing the work in her own home seems at present to be the only way by which the woman of small means can keep up her intimate relation with the family and perform her valuable non-economic functions.

It is taken for granted in this comparison that standards of living in the home are very important in their bearing on the comfort and development of its members. When the mother is obliged to go out to earn the living, leaving the house to half-grown children, only through exceptional good fortune, as in the help and advice of near-by relatives, can such standards be maintained.

These comparisons apply for the most part only to town and city life; in all rural communities, where nearly one-half of our population lives, individual housekeeping must still be the rule and most of the household arts be performed at home.

It will be noted that many of the reasons for retaining the household arts in the home are subject to change. At any time improvements in business methods may so lower prices of essential products as to entirely remove certain processes from the home. It is such advances that must be watched by all those interested in home economics. The time factor used in making the comparison is also subject to change, labor it may be found possible to utilize half days or certain hours in lucrative employment inside or outside her house, while the bulk of the housewife's time is still devoted to her home interests. At present the half-time work of this character is difficult to find.

The home economics extension work of the Department of Agriculture has had great success in helping women and girls to make money by canning fruit and vegetables for sale, and by giving them better methods in poultry raising and butter making; the coöperative laundry is a part of coöperation plans as developed among the farmers of the northwest. City women are beginning

to unite in the care of little children during certain hours of the day and all such enterprises will have their effect on the form of the housewife's labor.

**Housekeeping Compared with Boarding.**—An actual family account book is here used to illustrate the contribution which the woman may make to the family income by doing the housework in her own home. The study was made in 1916.

This estimate does not concern itself with any outlay for individual needs, since that would be the same whether the family lived at home served by the woman of the family, or whether they bought shelter, food and operating needs of some boarding-house manager for a stated sum per week.

The comparison covers three items: *First*, house rent; *second*, operating expenses; *third*, food. The income of a family living in a middle-size city was \$1600 (in 1916); the number in family, four, of different ages (reckoned as four adults in food requirements).

#### WHEN THE WIFE DOES HOUSEWORK

	Per Year	Per person per week
1. House rent (eight rooms) .....	\$300.00	\$1.44
2. Operating (heat, light, and wet wash) ....	138.48	.67
3. Food (materials) .....	491.24	2.36
4. Value of labor of housewife for year, 2262 hours, at 15 cents an hour (reckoned at cost of hiring substitute) .....	339.30	1.63
Cost per person per week of rent, operating ex- penses, food and labor .....		\$6.10

In the above estimate of the cost of the family way of living the labor of this housewife, which averages seven hours a day for six days in the week throughout the year and one and a half hours on Sunday, covers all of the housework except the washing and certain jobs of outside cleaning that are attended to by the man of the family, who also cares for the furnace. It includes buying, cooking, cleaning, ironing and mending, but no making of clothes.

The time set down for labor on Sunday requires explanation. In many families Sunday is the day of the week which calls for unusual exertions on the part of the housewife as the family is all together and at leisure and they enjoy a more elaborate dinner, to

which they may perhaps invite friends. But in this family a different policy was followed; they coöperated in the Sunday work expressly for the purpose of reducing the labor of the housewife.

The reason for putting the price of fifteen cents an hour (exclusive of food) on the housewife's time is that this price held in her city at that time for the by-the-day or hour houseworker. It will be urged that the degree of skill and general intelligence required of such a woman is considerable, and that, therefore, the price put on her time should be much higher; but it was possible in that community at that time (1916) to find a woman capable of filling such a post, called "working housekeeper," for the following remuneration:

1. Her share of the family living expenses, as calculated above, rent, operating expenses and food .....	\$6.10 per week.
2. Wages .....	5.00 per week.
	<u>\$11.10</u>

The reason why such a position was easily filled at a moderate price seems to be that the number of intelligent and practical women available for such positions was rather large, while the number of wholly satisfactory steady positions for such women, yielding a certain income of \$5 a week, or \$260 a year, besides all living expenses, except clothes, were not plentiful, and such women were attracted by a position of recognized dignity where the working hours could be reduced to six or seven a day.<sup>3</sup>

Speaking commercially, the wife and mother of the family whose budget we are considering receives the above living expenses, and in place of wages her share of all the other times of the household budget, that is, what is spent for clothing, medical attention, culture, amusements, etc., together with the security afforded by steady employment, "a life position," and generally what may be called a pension in the form of the husband's life insurance, or interest on invested savings. She has also the honor and the independence coming from her position as married woman and householder.

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<sup>3</sup> During and since the war more kinds of work have become available for women answering the above description, and whether this statement holds true at present is doubtful.

The position of such a housewife is thus seen to be comparable from a financial point of view with that of her sister working outside, and the husband who puts into the home partnership earnings that amounted in 1916 to \$1600, is doing his share in a financial sense. He, as well as his wife, is supposed, of course, to make further contribution of a non-material kind necessary to the family happiness, contributions which are purely personal, whatever may be the income level and not affected by their mode of daily life.

We have now to compare the cost of family life at home, as managed by the wife and mother in her seven hours a day of labor, with what the board of this family would cost in the same locality and in a place that maintained about the same standards as held in their home. Prices are used which prevailed in the city where this family lived at the time.

## WHEN WIFE WORKS OUTSIDE

Table board and room and its care (two persons in a room) .....	\$8.00 = a week per person
Laundry .....	1.00 = a week per person
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	\$9.00 = cost per person of board- ing
Deduct from this .....	6.10 = cost of home living
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	\$2.90 = excess of cost of boarding per person over cost of living at home.

Thus \$2.90 per person per week, or \$11.60 for the entire family, was in this instance the excess of cost of boarding over cost of living at home with the mother of the family doing the housework. That is, if the housewife were to choose boarding for herself and family, that amount of money would have to be brought in by her in some kind of labor outside her home. Moreover, if she is to keep her present degree of leisure, which seems to be necessary to the health and efficiency of a middle-aged woman, she must earn this money in the time she now gives to labor; that is, seven hours a day. Seven-hour-a-day jobs are not easily found, and if she is to work outside her house, carfare and time for transportation is in any case to be added, also a much larger outlay for the better cloth-



ing needed for public places. This makes the comparison still more favorable financially for housework in her own home. The woman who values some degree of leisure in her day, and variety rather than monotony in her tasks, may well hesitate to make the exchange in her form of labor from her own housekeeping to outside work, even if there were no other considerations.

**Other Considerations That Favor Housekeeping.**—In making this comparison some considerations have been omitted which vitally concern the health and happiness of this family, and therefore their efficiency as individuals.

Food chosen and cooked by the homekeeper will usually be more wholesome, more suited to the individual needs, and it is eaten in home surroundings. Individual sleeping rooms are possible and there is a whole house or apartment to range over and to which to invite friends. The woman has that control of leisure time which enables her to make a true home for herself, her husband and her children. Home pleasure reduces the amount of money spent in outside amusements.

All these considerations are of great importance; although it is difficult to express their value in money, they together contribute to the attractiveness of the individual home for which men and women have always been willing to labor and sacrifice.

We must conclude that this housewife who can do the work for herself and three other adults in a home of their own with a wise use of material and time, who can bring to them health and satisfaction, and in addition gain for herself so large an amount of leisure, is an "economic success." At that time (1916), unless she could bring in from outside work at least \$600 a year in money, she would find it necessary to stick to the home task, and allowance is still to be made for the four considerations above stated, which the family may consider worth as much more.

In the four years since this study was made household labor has greatly increased in price, while the pay in clerical or teaching positions to which this housewife would turn for money earning has advanced far less, therefore the comparison at present is probably still more in favor of housework done in her own home as being her best way of making her contribution to the family income.

## QUESTIONS

1. Repeat this study of comparative costs of home life vs. boarding for some family and community that you know, estimating values for any facts on which you cannot get exact information.
  - a. for a family with children.
  - b. for a family without children.
2. In a family of five, three of them children, money income \$2000.00, where the woman is doing all of the housework, including laundry, make an estimate as to the cost of hiring all the housework done (a) by a working housekeeper, (b) by hiring by the hour laundress, cook, child's nurse, seamstress and cleaner, as long as needed.
3. On the above basis estimate the money value of the products produced by a woman in twenty-five years of housekeeping, covering cooked meals, canned food, clothing made, clothes washed, cleaning done, the sick nursed, etc. Include only absolutely necessary service for health and efficiency.
4. At what price can you hire a girl of sixteen to help in office work for eight hours a day? A school girl of sixteen may help her mother for four hours a day, what are her services worth to the family? Compare with the cost of her maintenance, room, food, clothes, etc.
5. In a boarding house, who pays for planning meals, for marketing, cooking, washing dishes, cleaning the house, laundering of table linen? Have you any idea what proportion of the price of table board goes for these services? Suppose the housewife does such work for the family, is the service of less worth?
6. What activities can be taken from the home and industrialized without harm to the home life? The laundry? Kitchen? Dining room? Library? Living room? Sleeping room? Nursery?
7. List possible half time jobs for women including any that you think might be developed. How develop them?
8. We are told that women are dissatisfied with the narrowness of home life. Compare this degree of dissatisfaction, whatever you may judge it to be, with that felt by men and women in general with business life.

## CHAPTER IX

### THE TIME ELEMENT IN HOUSEWORK

SINCE labor must be reckoned at its real value, whether performed by the housewife or paid for in money to an employed person who comes in from outside, time saving becomes the central problem. Some light is thrown on the question by the various estimates of the cost of the hired worker in the household, which vary at present between \$600 and \$1000 a year, including board and room. Work by the day requiring average skill is paid \$2 to \$3 or more. Not only is household help high-priced, it is scarce at any price, and on that account families with incomes of even \$4000 to \$5000 have made readjustments in many ways, as in closing unused rooms, buying labor-saving devices and making free use of electric current for all household purposes so as to reduce the labor to what can be performed by the family. A new money value is thus placed on the time required to perform each act of household service, which has led to a study of time saving, the cutting out of certain kinds of work and a reduction in the time required to perform others.

**The Eight-hour Day.**—Is the eight-hour day feasible for the housewife? Not as households are at present run. It would require something like a revolution in both standards and methods to enable one woman to do the work of the average household of five members, including washing, ironing and cooking and care of children in eight rounds of the clock. We have also to ask whether there is the same requirement for the eight-hour day for the woman in the household as for the man or woman in industry who must allow from one to two hours a day for travel to and from the place of work and who, in most cases, labors at a task which has but little interest or variety, one which is minutely supervised by another and thus offers few chances for individual initiative and control of time.

But even when this allowance is made we know that the present length of the working day in the home must be shortened while at the same time the essentials of family life are met.

**Reducing the Amount of Work to be Done.**—Elimination is the first step. Household methods must be scanned with new eyes in order to determine whether they forward such essentials or have become a part of an outgrown system. Are they decreed by habit or custom or do they meet a basic requirement, as hygiene? Take an illustration from the laundry. One housewife who determined to cut down the size of the weekly washing, having first eliminated all luxurious extras, was moved to inquire whether the requirement for a weekly change of sheets on her five single beds did not go back to a time of double beds when people bathed less frequently and wore their day underwear at night. She reduced the amount of bed linen, and allowed a more generous use of all clothing that came next the skin, thus establishing in one department of her housekeeping hygiene as more important than habit or custom. Again, woven underclothing and other articles were pulled into shape as taken from the line, because there was no time available for ironing them without encroaching on the afternoon rest hour. In another house it was decided that time was saved by having two laundry days in the month instead of four; and tablecloths were ruled out, doilies and runners of Japanese crepe being substituted, as being very easy to launder.

In the same way all inherited household customs will be examined, in order to see whether they have outlived their day and should give way to better methods. Probably no one in the community is so bound by custom as is the housewife. An observing eye may find illustrations of outworn habits in every room of every house; it would seem that the housewife of the present day must be urged to be an iconoclast; no inherited method should be sacred from her examination.

**The House as Making or Saving Work.**—Is such housework as we have agreed on as necessary done by the most efficient methods? Of first importance is the place where it is done. Is the working plant or house so built and furnished as to make the work easy? Much of the deplorable waste seen in daily living comes from the use of houses planned, if planned at all, for conditions now outgrown. Thus, a family may be seen trying to do their own work in a house **that was** built at a time when two or three servants could be afforded because all together their wages were not more than what is

now paid to one, and their food was too cheap to be seriously considered. Unfortunately, the family with a small income, the one in which the item of labor is so important, is seldom the family that can plan its own house. Building plans for houses are adjusting all too slowly to the new housekeeping, and this is especially true of the eastern part of the country, where household labor has only recently become dear and scarce. The housekeeper on the Pacific Coast has paid high wages for help for a whole generation, and the result has been that houses carrying a moderate rental are built with many conveniences such as are found elsewhere only in the homes of the well to do.

**Readjustment in Present Housing.**—Since most of us must live in houses or apartments that were built with little regard to the family life or the work that will go on within their walls, we must consider how they can be improved with a limited amount of money. Much, very much can be done by the observing housekeeper herself, but it is often the case that in order to see what is needed she must stop her busy rounds and observe someone else at work in her domain. A woman who had to spend a month in an invalid's chair recovering from an operation, was wheeled from room to room of her house and used the time finding out "why it took so long to do the work." She said afterward that no month of her life had been better spent.

**Advice from Outside is Needed.**—It is not easy to look upon the familiar scene with new eyes. It remained for a friend of the family to discover that in a rebuilding of a farm kitchen, when the pump and sink were moved to another side of the room, the roller towel had not followed it, and that for three years the family had washed hands at the sink and crossed the room to wipe them, no one thinking of the inconvenience. An outsider, especially one experienced in such matters, as the county demonstration agent, who has made over many a farm kitchen, will often give excellent advice. To improve the light in a room whose wall space is already taken up she may advise high horizontal windows; for better ventilation she proposes the transom over the door worked with convenient cords; to lessen time in cleaning she advises that floors be kept well painted, or varnished, or even new floors laid, whatever the expense may be. She may advise the cutting of a

doorway so as to shorten a path often traveled, the putting up of shelves or the enclosure of corners for closets. The kitchen may be quite made over merely by rearrangement of its furniture as seen in diagrams that are found in publications devoted to arrangement of kitchens;<sup>1</sup> as to better equipment she will know what can be made with moderate skill at home, as a kitchen cabinet out of an old bookcase or chest of drawers, or the small table fitted with good casters to wheel between dining-room and kitchen.

**Arrangement of Equipment.**—The saving of steps and therefore of time, by means of convenient arrangement of work units, is well illustrated by the relation of the kitchen to the dining-room. If the kitchen is small, the table must be in the room adjoining or in that most delightful of built-on rooms, the “breakfast alcove,” where both table and seats are fixed. If the kitchen is large it will accommodate the dining table, at least in winter, and this will be greatly to the advantage of the person who serves the meals and to those of the family who desire her companionship. This family which must “do for themselves” cannot afford too great a distance between the preparation of the food and the place of its consumption. There are other reasons for the arrangement. It has even been claimed that farm cookery began to decline in quality when the family no longer ate in the kitchen! Some of our returned soldiers are homesick for the intimate cheer and hospitality that they found in the living-rooms of French homes in the country villages where they watched the delicious meal being cooked on the coals of the open fireplace or saw the spit run by clockwork turning the roast.

**Labor-saving Devices.**—The saving of time in housework also depends on the proper equipment and tools. It may be taken for granted that all small tools and such equipment as has been proved to really reduce the time needed to perform daily processes are at hand for the woman who does her own work; indeed, she cannot afford to go without them. A halting eggbeater, a poor sieve, a utensil that easily burns on the bottom, must be replaced because of the time that they waste.

Regarding the more expensive devices, as the vacuum cleaner and washing machine and dish washer, a more careful decision is

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<sup>1</sup> The Farm Kitchen as a Workshop, Farmers' Bulletin, 607.

to be made. Are such appliances to be recommended to the woman of the moderate income? Will they enable her to dispense with labor for which she must pay \$2 to \$4 a day? If the family is large and the housewife not equal to all of the work, she generally hires the washing and the weekly cleaning done. Will such appliances cut down labor charges? If so, she must buy. Business is constantly adjusting to the rising price of labor. "Save us one man's time and we will buy of you," says the manufacturer to the maker of a labor-saving device. Here is a good illustration of the housewife's need of expert advice in making her many difficult decisions. Granted that if the laundry is done at home a machine of some kind should be afforded, what kind of a machine it is to be depends on a calculation as to the cost of the machine, the cost of running it, whether by hand, by water power or electricity, the space for installation, the size of the washing and yet other factors not easy for the average housekeeper to determine unaided. This is also true of the vacuum cleaner and much other equipment. The housewife should be granted free expert advice from federal or state paid agents, just as the farmer has it regarding machinery that he buys, the right fertilizer for his fields, the testing of seed corn, the best methods of planting. The manufacturers of prepared food have had to submit to the truthful label, the firms that make commercial fertilizers expect to meet government analysis, but the buyer of household equipment is still largely helpless in the hands of the advertiser and salesman.

No utensil should be bought simply because it is a labor saver for someone else or makes a brave showing in the hands of a skilful demonstrator in the booth of the food show. The buyer must determine whether in her own kitchen and with her own requirements it will save its price by saving labor or strength. Otherwise she cannot afford it.

The grouping of utensils is also important in the reduction of labor; kitchen utensils must be hung in plain sight near where they are to be used. No adjustment is too small to be considered if it saves a step or a moment of time, even to the tying of a pencil to the order book to prevent running about for one.

**Fatigue in Housework.**—Suppose the "plant," that is, the house, and especially the rooms in which most of the work is done

and also the equipment in the way of furniture and utensils to be reasonably adapted to time saving;<sup>2</sup> we must next enquire whether the conditions under which the work is done and the methods employed are such as to reduce the attendant fatigue to its lowest limits.

**Scientific Studies of Fatigue.**—Some excellent work has been done in the study of fatigue in its relation to output by the leaders in scientific shop management, Gantt, Taylor, Emerson, and others, by means of so-called practical tests, while physiologists with laboratory appliances have experimented on men and animals to determine the effect of resting periods of various length, of overtime, of night work, of ventilation, of heat and humidity and other conditions. The observations so far conducted along these lines are admittedly too few in number and have been carried on for too short a time to warrant sweeping conclusions, but they certainly justify the statement made in Dr. Lee's<sup>3</sup> critical summary of this work that "the present ways of handling the human machine are empirical and crude," words which apply to the houseworker as well as to the polisher of metals, the piler of bricks, or the digger of trenches. Common sense furnishes a rough estimate of the importance of these factors, but many exact tests must be made before a fair working day can be established on this basis for the household.

There must be more knowledge as to the degree of fatigue that follows the performance of the tasks of different character of which housework is made up. The housewife says, "I am tired," the expression of a feeling which varies from slight weariness to extreme exhaustion. Is it not possible to know the kind and the degree of her fatigue and how it is related to the character of the task and to the conditions under which it is performed, as the efficiency of her tools and other equipment, ventilation, light; the worker's strength and training and methods, the planning of the work, the use of resting periods, the character of the food, and also certain psychological data, as the interest taken in the process, that is, whether the mental attitude of the worker is full of courage and interest or of irritation at what she feels to be drudgery?

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<sup>2</sup>Conveniences for the Farm Home, Farmers' Bulletin, 270. Farm Kitchen as a Workshop, Farmers' Bulletin, 607. Home Labor Saving Devices, Rhea C. Scott, Lippincott. Housewifery, L. Ray Balderston, Lippincott.

<sup>3</sup>Frederick S. Lee, *The Human Machine and Industrial Efficiency*, 1918.



Studies of the energy used in performing various household tasks, as tested by the calorimeter, are under way in more than one laboratory; it is already safe to predict that the output in housework by the use of a given amount of effort is to be greatly increased by attention to all of the conditions under which the work is done; <sup>4</sup> experimenters say that here is an open field for research.

**Conditions for Work.**—The conditions of all kinds under which housework is done must have the most searching examination, for they have a direct relation to fatigue. Does the worker know how to stand properly? Are there high chairs and footrests provided so that as much work as possible is done in a sitting position? Why not utilize the electric fan in kitchen as well as parlor to keep the air moving? Is it not possible to keep the temperature of workrooms between 60° and 68°, which has been found in industry the limits between which work is done with least fatigue? Does the houseworker utilize the established fact that in the early morning hours the muscles act with greater ease and the mind is clear for difficult decisions? Are rest periods arranged for? The habit of relaxing and falling asleep instantly in a quiet, darkened room can be cultivated, and ten minutes of such complete rest may be found to be worth an hour of ordinary quiet.

**Effect of Overwork.**—In certain experiments in industry it was found that overtime work was followed by such a degree of fatigue that double time was needed for recuperation and thus the fancied gain was turned into loss. Sometimes a state of nervous exhaustion is the cause as well as the result of overwork, and brings on that "zeal for finishing" which attacks the energetic when a job lengthens out beyond calculation and threatens exhaustion to the worker. "To-morrow is also a day" is the maxim of the lazy, but it may well be used by the woman to whom self-restraint at such times requires a great effort. The children of a certain family were wont to say: "Mother's going to be sick; she's determined to clean the woodshed chamber." The woman who cannot rule herself in this matter of working until her nerves are frazzled is the one who is constantly reminding her family of how she toils for them and how grateful and helpful they ought to be.

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<sup>4</sup>The Energy Loss of Young Women during the Muscular Activity of Light Household Tasks. *Am. Phil. Soc.*, vol 58, No. 1, 1919.

A generous child is vaguely troubled and resentful at such appeals. If he were to think it out he would say: "I did not ask to be born and I am making as little trouble as I can." A youth of twenty, on being asked by his mother what mistakes she had made in bringing him up, replied: "Mother, don't ring in the sobstuff on the younger ones."

**Worry.**—Conditions that worry, irritate and depress reduce the working power and bring on fatigue. The habit of dwelling on what has gone wrong must be looked on as the deadly enemy of efficiency. A nerve specialist said recently that many of his women patients were those who had been made ill by their worry over the adjustment of household expenses to the high price of living, a state of mind which could not bring down prices or do anything except lower the efficiency of the household manager.

**Other Factors in Fatigue.**—Disorder in one's surroundings brings on worry and weariness, unless disorderly surroundings have become so familiar as to lower all standards; this fact alone would justify putting things in place and requiring coöperating from the family in this regard.

Uncomfortable and ill-looking dress is responsible for much irritation and fatigue. Probably nothing so helps to keep up the morale of the woman of the family as the resolve that, come what will, her dress is to be not only comfortable and suited to her task, but clean and attractive; she will then never feel like a drudge, nor fly around distractedly to "fix up," or open the front door with a cringing air; she is "queen of herself though china fall." What kind of work-dress is most comfortable, most easily laundered, most quickly put on, is worth careful study. The one-piece dress, the skirt with middy blouse, both have their advocates. The shoes must be broad with low heels, the kitchen is not the place for wearing out old, ill-fitting shoes.

**Interest and Variety.**—Among the devices to speed up work at munition factories during the war were constant appeals to patriotism; and the effect on output was always good. In the same way, interest in her task will enable the housewife to accomplish more in a given time. Looked at rightly, her work is full of interest and variety as compared with the often monotonous tasks of industry. The spirit in which the work is done may diminish fatigue and

make the work effective, and, if exact tests could be applied, this interest and enthusiasm for her household tasks in their relation to the well-being of the family might prove to be as great a stimulus to the worker as was patriotism to the maker of gas masks.

**What Will the Housewife Do About It?**—These are a few of the factors which affect fatigue and therefore have an intimate relation to the most important item in running expense, the estimate for labor. It remains to ask what is the solution of this complicated problem which the housewife of small means is called upon to face? Nothing less than the rearrangement of her daily life according to an estimate of comparative values, which is so important that it deserves no smaller name than her philosophy of life. First comes her higher relations to her family, not to be attained unless she herself is in good health and spirits, with at least a little leisure. And she knows that this leisure is to be gained only through a mastery of her work; she must decide what is important and then learn to do it by the best methods. An old-fashioned housekeeper said: "Housework seems to me like one of those examples in long division where there is always a remainder." But the woman of the new view feels that in such a case the work is dictating to the worker. What cannot be done to-day belongs of right in to-morrow's schedule; it is not there on sufferance as a disgraceful left-over. No one will make a study of the saving of time who has not a clear idea of what that time saved is *for*. One of its first uses must be to furnish the wife and mother some daily rest and recreation. The effect of having her "nose always to the grindstone" is to lack perspective, to exaggerate the importance of small things, and to begin to lose respect for herself as an individual who has a right to continued development, one who should look well and feel well. The sacrifices made by the mothers of a former generation have in many cases been stupid. A better way could have been found. It is often the mother who is to blame for the daughter's aversion to undertaking the care and responsibility of a family. The girl does not know what is the matter, but she does not want to lead the life her mother has led. She wants to board after she is married; boarding looks to her like an easy way out.

**Good Health a Requirement.**—It must be decided, to begin with, that the wife and mother needs certain free hours every day

to maintain her health and to make sure that she is not too tired to contribute to the family life the courage and gayety and the clear view of essentials which helps her to steer straight through all difficulties. Those who cry out over the heavy task of the houseworker are apt to speak of the "delicate wife and mother." She is always "dragging around" half alive. "Mother," protested a little boy, "when you look so, we feel so." One of the first requirements on a woman ought to be abounding health and the knowledge of how to maintain it, and since so much illness is due to ignorance and laziness it is fair to say that most women can gain and keep good health and develop working power if they are resolved on it. It will do any family good to learn that the "mother's hour" must be as much a part of the daily schedule as the "children's hour."

A woman threatened with invalidism said: "I must not try to do any work in the afternoon," and when lunch was over she went forth with her children to sit in the park in the sunshine. The household survived and the woman recovered her health and learned meanwhile to cut out some non-essentials in housekeeping.

**Intellectual and Social Needs.**—To meet her physical needs is not enough, there must be some attention to the mental and social cravings. This is not a matter of self-indulgence or luxury, but a very real need to the average housewife. She may be a perfect mother to her children when they are young, and yet be unable to adjust to their changing interests as they grow older, because she has not herself grown and developed.

Doubtless one of the sacrifices that the mother of a family must expect to make is in putting off much that she would like to do for her own cultivation and pleasure until family cares are less pressing, and there is no better argument for a good education and a habit of reading in youth than that it allows of this putting off without any risk that the loss will be permanent. Moreover, a background of early training gives courage to attempt new things with odd moments of time. One woman kept a Greek grammar in the baby's cradle, and taught herself the elements of a noble language. Another, with the help of a correspondence course, studied geology, and it brought to her the greatest refreshment of mind and put a new interest into the walk with the children. A fine young matron

moved with her family to a distant city. She met new domestic conditions, new social demands. At the end of a year she wrote to an old friend, "I thought at first that I should go insane trying to keep up my standards of good housekeeping. Then I realized that I was getting out of touch with my husband and my children and that my nerves were all on edge. I reformed, and all is well, but I wouldn't for worlds have you see my back porch!"

These are dilemmas that do not come to the managers of factories. This woman could not move to another town, could not invent a better type of service nor kill off the children. She had to compromise according to her best intelligence. Confronting as serious difficulties as these the factory would have to close its doors because the "twelve points of efficiency" could not be applied.

Are "high standards" of housekeeping to be accepted without qualification? They may typify those "heavy burdens and grievous to be borne," which are always being laid on too patient shoulders. Dr. David Snedden, of Teachers College, in addressing the American Home Economics Association, said: "The first tendency which is, perhaps, wrong in much of the current teaching of Home Economics lies in the direction of its bearing on current overrefinement or overclaboration of standards of living. We focus our attention so largely upon quality of service, upon standards of taste, that we fail to give sufficient attention to the cost of what we produce in terms of money, time, and energy. Many of us must believe that in middle-class society, as it is to-day, an overwhelmingly disproportionate amount of energy is expended upon refinements of personal decoration, household cleanliness in non-essential lines, in table service, and in other related directions. We believe that our attainments in these directions are purchased at the very serious expense of more children in the family, the freedom of development of the children already there, the health of the mother, and the development of all the members of the family along other more wholesome and enduring lines."

**The Need for Planning.**—The woman of the new housekeeping will understand the need for planning her daily activities and will make the most careful outline of her time, not only for the day, but for the week ahead. This plan, reviewed and adjusted by the housewife in the fresh moments of each beginning day, will prevent

her from throwing herself into whatever comes first to hand, if she is without a plan once the foot on the treadmill she is as helpless as the dog at the churn, and the day flies past filled perhaps with the unimportant rather than with the essentials.

A farmer's wife who had moved to the village to spend the rest of her days said to a neighbor: "You can't think how I miss my pork barrel." "Why, didn't you know you could buy salt pork?" exclaimed the neighbor. "Oh, it isn't that," was the reply, "but on the farm the first thing I used to do in the morning was to slice the pork for breakfast, and down in the cool, quiet cellar I said my prayers and straightened out my work for the day, and it did help so. Here I don't think of it till noon, and by that time the day's gone." If there is no other place then let it be the cellar in which the housewife "straightens out things" for the day!

"Am I not busy?" says a harassed woman, who has a family of two and keeps a good maid, and she details an appealing list of doings, which prove that she has flown from one thing to another all day long without plan. When scanned, this list shows, first, that her high standard of cleanliness is overtaxed with the care of a houseful of furniture, including hundreds of books in open cases, a great layout of silver on the dressing table, white paint everywhere, white curtains at every window of three stories, that she keeps a tiny dog and many house plants, that she did nine errands at nine different times in the day without the help of telephone or mail and that the telephone rang six times, calling her to various fields of outside "duty."

Of course she is busy, for she does not dodge, omit, grade, sift, or systematize. The vast mass of requirements that we call civilized life dribble in on her unresisting head, whatever offers first or calls most loudly has her time and attention.

Said Florence Nightingale to a gifted woman who was at the beck and call of a large, selfish household: "Are you going on forever packing other people's carpet bags? You will never reach the art of life." Or, to quote Robert Louis Stevenson: "If I knew how to *omit*, I would make an Odyssey of every daily newspaper."

Omitting the non-essentials implies an intelligent choice of

essentials; therefore, nothing can equal in importance this sorting of the claims upon us into lists of first, second and third values.

**Coöperation of the Family.**—The woman who studies time values will know also how important it is to gain the coöperation of the family; for instance, the hours necessary to do the housework cannot be reduced without reforming the habit of being late to meals, and it is generally a habit only, but it brings extra work and vexation of soul to the housewife. The town girl who had married the farmer finally laid down her ultimatum: "You men folks have been spoiled with indulgence; it's just as easy to stop hoeing in the middle of the row as at the end. After this, late dinners are going to be cold dinners."

Nor must anyone older than the baby expect to be "waited on." Even very young children can be taught to keep their rooms and their own clothes in order and to be helpful in many ways. Boys may be taught to press their own trousers and to sew on their own buttons. Happily, the boy scout and campfire girl movements have brought honor to all forms of self-help.

**Where the Rules of Efficiency Do Not Apply.**—As we have seen, the processes of housekeeping may be greatly facilitated by a good system, but the rules of efficiency do not apply to the things of the spirit, and family life is all interwoven with immaterial needs. Nothing is more inefficient than an open wood fire; if judged by the heat calories that it delivers, it is to be wholly condemned, but a family has been known to drag wood from the forest to keep it going. Just as lawns may be too cleared up to allow of any hiding places for shy wild birds, houses may be so carefully ordered that children are unhappy in them; the housewife's heart may be so set on her polished floors that she esteems her guests according to the nails in the heels of their shoes; a beautiful inherited chair may be banished to the attic because it has too many spindles to dust; a grand-aunt beloved of the children may fail to receive her invitation because, alas! she takes snuff and is not careful to conceal the evidence; and the woman possessing all the housewifely virtues may pursue her sewing and her cleaning with such vigor that she is a dull companion at the evening meal.

**Time for Hospitality.**—Among the decisions that have to do with these non-material standards and which must be made very

early is the degree of hospitality that can be afforded by this family. We are not discussing the simple give-and-take of children and their friends, the picnic in the spring, the sandwiches and cake that belong with the tumult around the back door when a snow fort is being built, or the simple merrymakings that the young people manage for themselves, but hospitality extended to the adult is a more serious thing for the family of small means. The woman of experience does not hear with patience that "no family should live so that there is not a seat at the table for the occasional guest." She knows better, because that guest may not be one who will "make allowances," as will the relative or the close friend whose company is so precious that it is cheaply bought at any price.

So long as "entertainment" includes eating as its main feature it may be better to give up the undeniable charm of the impromptu, whose success, like many other apparently simple things, requires a background of preparedness, and to substitute stated times for entertaining, when preparation may be made at leisure and the outlay that can be afforded economically planned.

The perfect dinner, noiselessly served, that most delightful of all social functions, is not to be achieved; the party will take another form, but entertainers and guests will be dressed with care and will approach each other with a free and cordial mind. Is this very delightful person the same man whom you met on the street the other day, a little shabby and careless in dress, whose absorbed eyes you could scarcely draw to your business query? Great is the civilizing influence of social forms! Hospitality, well-planned and not too informal, cannot be left out of the scheme of family life; however small the income may be, it helps to develop that gay and generous home spirit in which we sun ourselves and without which all the planning and economy and account-keeping is in vain.

**In Conclusion.**—The housewife will best make her contribution to the family life through housework if she has regard to the following principles:

1. The elimination of work that is due to custom and habit rather than dictated by established principles, such as the requirements of hygiene.
2. The careful planning of the day's work.



3. The better planning of houses and arrangement of equipment.
4. The use of labor-saving devices.
5. The study of fatigue and the best conditions for work.
6. The full coöperation of the family.

The working day in the household should be shortened, but without injury to any of the essentials of home life.

The principles of business efficiency are applicable to many processes that go on in the household, but they must always be made secondary to the standards of family life, which make for happiness and development.

The woman of the average income who is trying to bring about a reasonable working day will find that no element in her complex problem compares in importance with the study of herself as a worker. The housewife needs access to expert advice in order to adjust to modern conditions and standards. The farm woman has already such help through her county home demonstration agent. City women must demand an extension of this work to meet their own needs by Home Information Bureaus such as are outlined in Chapter XII.

#### QUESTIONS

1. What labor-saving devices of moderate cost do you consider to be of the greatest value?
2. Give some suggestions not mentioned in the text for reducing the labor of the household, more "short cuts."
3. Do you think there is danger to the best interests of the home in urging that the hours of work be reduced? Is it your experience that more women of this group need to be urged to do their duty to husband and children rather than to have the number of their hours reduced?
4. Give illustrations of processes now carried on in the home which would better be performed outside and show how the extra price of such work is to be afforded by the family on the average income.
5. Can you give any additional illustrations of where hygiene should take the precedence of custom in dictating what work is to be undertaken and how it should be done?
6. Indicate a good schedule for work by the day for the housewife who is doing the entire work for a family of five. Same for the week.
7. What is your idea of the forms of hospitality that may be afforded by this family?
8. Give instances of how coöperation of members of the family reduces the work of the mother. What ought to be expected of the man of the family? What of the children? Is it not common to expect too much actual work from them?

## 104 SUCCESSFUL FAMILY LIFE ON MODERATE INCOME

9. Illustrate how correct and incorrect dress affects the worker and her family.
10. Since industrial progress has gained a shortened day for the man, how are the women of the household which he represents to obtain their share of such gains without loss to the family life?
11. Would the better organization of the leisure time of working men affect their wives' working hours? How?
12. How could an "eight-hour-day Household League" composed of housewives work to effect a reduction of the working day for women? Would they try some form of coöperative housekeeping?
13. What fundamental reasons are there for so little power-machinery in the household as compared with a factory?
14. Suppose you were asked to go over the operating expenses of a household in order to suggest ways of reducing expenses; make a list of ten leading questions which you would ask the housekeeper whom you were trying to help.
15. How does service by workers living outside the house differ in the costs it brings upon the family as compared with service of persons "living in"?
16. Mention several economies which you consider unwise. Several which have been abandoned by the present generation, but which must be resumed by the family of small means.

## CHAPTER X

### THE MOTHER'S CONTRIBUTION IN RELATION TO HER CHILDREN

IF the family made up of adults and older children cannot spare the mother from her home tasks, what shall be said of the family made up partly of little children? In this case, to the value of the housewife's time in the wages already mentioned must be added that of a caretaker and trainer of children. The need for such service is universally acknowledged, and, if any decent home standard is to be maintained, the mother of little children in the moderate income family stays at home and "works in" her maternal duties along with the housework.

**A Letter from a Farmer's Wife.**—"You ask me to calculate the time it takes every day to care for two little children. It takes all the time there is! Or, you can unite it with housework and hardly count it an extra. I know, for I've done it both ways. This is especially true if you live in the country, for in the town two or three hours *must* be given to taking the child out for the air. But housework and babies seem to go together; I shouldn't know how to separate the time given to each; the mother just 'mixes them in' as she can. And I say again, if it is in the country where there is a clean, safe place out-of-doors for them to roll around in, and interesting things going on indoors and out, you do the really necessary things for the children along with the other work. They learn to do a great deal for themselves and the older ones help the younger. And that's good for them both; I found that they are much more affectionate than when they have nothing to do for each other.

"To begin with, my baby didn't get his full bath in the morning. I hadn't time for that. He sat at the breakfast table in his high chair with a little wrapper slipped over his nightdress. After breakfast an hour was kept sacred to preparing the bottles for twenty-four hours; the milk was sterilized, bottles prepared and filled. If the mother nurses her baby it takes rather longer, twenty

minutes every three or four hours, but it is such a rest for her since she must give herself entirely to it, and quiet is necessary. All day the mother is busy and the child must be near her when it is awake, in high chair or on the floor, or on a blanket, or playing outside on grass or sand. It is a very poor mother who cannot use such a chance; she generally keeps a child happy with part of her own task. When you stop to think of it, there are a great many interesting things going on with real work. If I was baking, baby had a piece of dough to play with; if I was shelling peas, he played with the pods; if I was washing, nothing pleased him so much as to squeeze and rub a wet cloth in imitation. When I was ironing we always had a great visit as he sat beside me in the high chair. Clothespins make a first-class toy; they can be sucked without harm or used for pounding without making a deafening noise, and they can be fitted into each other in all kinds of ways. I cannot help thinking they are more attractive because the child sees them in actual use by older people. Children like most of all to find out what older people are about and watch them at it. All their youth, if you'll notice, they are imitating someone, 'trying on'! They have to flounder a good deal to find themselves.

"You see, the working mother's child must learn obedience, also patience with the older people and with their necessary work; its wants cannot be met on the minute. And I think it is a good thing for a child to get very early the right idea of its relation to its parents and to the work of the world. It learns that nothing comes ready-made.

"But I didn't see that until afterwards. I should have spoiled my babies if I had had the time. I must tell you what those habits of obedience and patience meant later on. When my younger boy was five and a half he was taken ill with pneumonia. We put him in the sunniest room, but it was upstairs and the very farthest from my kitchen. I took care of him and he recovered without a setback, and I continued to do all my housework, including the washing and ironing. I own that the work was slighted now and then; the sick child came first. He had to be left alone a good deal, of course; and with the help of a screw in the ceiling I rigged up a little trolley line over his bed, to which his toys were fastened, so that he could pull one or the other toward him as he wanted

them. As I said, the children had to learn obedience and patience; the doctor said he believed from watching this case that little invalids were better off without as much attention as they generally received.

“Now I don't mean to say that a hard-worked farmer's wife makes an ideal mother, but if she is intelligent, the times when the child is actually neglected will be few; if I were a baby and could choose, I'd take my chances in such a home rather than in one where I was left much to a nurse girl, though perhaps of the best type, being given my exercise in a park or on a perfect lawn, all my wishes attended to quickly, all my toys constructed to fit my supposed intelligence and having nothing to do with the activities of older people. I've met a good many ineffective young people that seem to me the product of this kind of bringing up.”

**Letter from a Village Mother.**—A village mother writes: “My children's ages are seven and a half, six, and two and a half. The oldest goes to school. For the little ones a pan of sand with spoons and tin dishes keeps them amused for hours while I work.

“As soon as they were big enough to help I let them dust, make beds, wipe dishes, set and clear the table. They liked this and they saved me many steps by bringing articles that I needed. When I was sewing they strung spools or buttons and they spent hours in cutting pictures from magazines and pasting them into an old ledger. In summer in our large yard and garden with pets and a sand pile they need no one to care for them. When I came to read about the Montessori system I found that because I was too busy to do any other way I had unknowingly followed a good method. The children enjoy doing things themselves rather than having someone overseeing them all the time.

“Time each day for keeping the children clean is as follows: One and a half hours for the frequent washings, three-quarters of an hour for cleaning teeth, one hour for baths, half an hour for hair. If the two older ones help themselves and each other, then one-third of this time on my part is enough. At two and a half years a child ‘wants to do it mine own self’; that is, if his act is praised and encouraged and he is helped over the hardest parts.

“For dressing these children in the morning fifteen minutes is our average allowance of time; it varies with the seasons of the year; ten minutes are allowed for undressing. I simply oversee

this last while we tell stories. A child of two and a half need only to have clothes unfastened. At four a child can dress himself with a little assistance from an older one. But clothes must of course be simply made and easily fastened. One-piece dresses have elastic at the waist instead of waistbands with buttons; so also pants of Russian suits; all petticoats are made princess style and slip over the head; they have one-piece sleeping garments, and underwaists button in front.

“The playthings are simple; they have few boughten toys. A rag doll with padded box for a bed, kindergarten scissors and old magazines, blocks, small boxes, bottles, spools, etc., interest them. The girl of six loves to make chains of yarn by crochet and spool knitting. Out-of-doors a cart, a ladder, a smooth board as a ‘slide,’ a sand pile with spoons, shovel and pans will do more for children than expensive store toys. I am so busy that I play with them very little except as we make play of their work.

“My time spent with them tells best in reading to them and teaching them songs and quotations. A little song, ‘Be Ye Kind,’ breaks up threatened quarrels; another, ‘Work While You Work,’ overcomes the inclination to dawdle.

“Their help in housework, in caring for each other, in keeping the yard neat, and in running errands has been considerable. They are generally glad to help and proud to be allowed to do certain tasks. I ask rather than demand this help and manage to call attention to its part in maintaining the home. Opportunities for teaching the principles of hygiene are found in killing flies, dusting, laundry work and their personal cleanliness. My little girl is being trained in accuracy when she helps in cooking; she makes muffins, graham bread or a simple pudding and shows delight in having prepared something good for the whole family. They like to please me by completing a task very nicely or quickly when I am in another part of the house. I find there is magic in the word ‘together.’ Praise works better than criticism and I have learned what to ignore.

“These three children volunteered to help clear out a store-room that was to be made into a bedroom for one of them. For three days they cheerfully carried magazines, fruit cans and clothing up a ladder to the attic; they took off wallpaper and cleaned up

the room for the painter. Had they not helped in this way they could not, I am sure, have felt such pleasure as they did in the room when finished."

**Development of the Child Through Household Activities.—**

The two foregoing letters show the vantage ground occupied by the working mother in the rearing of her children. One cannot estimate her value to the home simply by adding to the price per hour of housework the wages of a nurse or kindergartner; the question is whether the mother who has had half a chance at training and is possessed of a little leisure can be replaced at any price and whether her natural environment can be equalled by the best of school equipment.

When we are asked to define a home we find that the first reason for its existence is to meet the needs of the adults who have created it. If they did not get from it more happiness, rest and refreshment than they get elsewhere they might not continue to use their earnings to keep it going; but its second reason for being is also founded deep in the needs of the race; it is the nest of the child, who is here nourished during its helpless years and taught some of its earliest and most important lessons.

As seen in the two letters describing the care of young children the routine of the household, rich in teaching material, may be consciously directed by the intelligent mother to definite ends which concern the child's development. This teaching of the child may indeed be the very guiding spirit of her days, giving interest to every task, and furnishing the highest reward for her labor. It would seem that the mother is the person now held chiefly responsible for the very early years whose importance is becoming more and more evident. While the college is blaming the high school for the poor preparation it gives the boys and girls, and the high school falls back on the intermediate and primary with the same complaint, the primary teacher says the mischief is all done before the child is six years old! If this latter statement is true, society would better bestir itself regarding this home woman and give her training and equipment and some leisure for her great task of teaching the child. This preparation may not consist in entirely freeing the woman from housework, but in teaching her how to use it as far as it is usable to these ends.

**Housework as a Teaching Plant.**—The home alone does not furnish all of the groundwork for a child's early training, but it gives a very large part of it, and, whether they will or no, the mother and father and other relatives are the teachers. In the home of wealth the activities through which the child is taught may be well worked out and the trained caretaker be a competent person, although in many cases the children are left to more or less irresponsible servants, and their playground is the public park. But in the home of moderate income there is no money for the hired person of any grade whatever; the working mother must be the teacher and her daily activities instead of being a hindrance may be a great help to her, since they furnish a natural teaching plant connected with real living conditions; especially the case if a yard and garden are connected with the home.

These arts of life have been found to be of the greatest value by educators and have been made the basis of all systems for child training, such as the kindergarten and the Montessori; the mother in the home has all the material at hand, but she needs the help of the educator in using it to these ends. The very fact that these services are necessary to the comfort of the family give them a decided advantage over the more artificial activities of the kindergarten and the manual-training class. It is a real coal scuttle to be filled, a real clothes line to be put up, and the relation is very apparent to the cooked dinner and the clean shirt. Parents may yet be taught to suit the services they exact, both in amount and kind, to the age of the child, and to keep always in view the effect on its development.

Theodore Roosevelt's "Letters to His Children" shows what care was taken in a well-to-do family to train the children through home interests to be responsible citizens and how they acquired the amenities and graces of social life by and through all their relations to what went on in the home.

**Precept Alone is Useless.**—The failure to see that some kind of "plant" is necessary for teaching the right habits and attitude toward life may be traced to the universal trust in didactic teaching; but precepts not illustrated by life have never had any teaching power; development comes through our reaction to our surround-



ings, and here in the home is the active teaching situation and the stage all set for the part.

Two generations ago, when there was so little "ready made," all departments of practical life had to be conquered in the home. By and through the industries carried on for the support of the family, as in the farm home, a school of life was in progress and the precious inheritance of standards and customs, the very foundation of national character, was being formed and handed on. The working mother of our moderate income family to-day is doing actual housework and she must continue to do it until conditions radically change, for it is at present, as we have seen, the most feasible way of making her necessary contribution to the income, and it is this fact which gives her a substantial advantage in child training which she must learn to use.

**The Working Mother's Advantage.**—The mother of a family is on the spot, ready to meet the various needs as they arise. She is not absorbed by outside activities, and the effect of much conscious and unconscious thinking over her home problems is often seen in great wisdom of decision in emergencies; interest and affection bring out the best that is in her; the love of the children and their interest in the common home give her an added advantage. It must be remembered that the school and kindergarten teacher who, it is urged, is so superior to this mother and to be trusted with the whole business, is also a limited being, whose training varies from poor to middling and whose task is a heavy one, each child being favored with a very small part of her time. Expert work of high order is rare as yet, chiefly for the reason, it would seem, that "there are not enough first-class people to go around"; and in this difficult matter of child training we must utilize the woman who controls what we have called the housekeeping plant and whose mind is stimulated by self-interest, to train a few children who are dear to her. If she can be taught to use her advantages and be honored by the public in her work, she will in general do far better for those little ones than would the unaided outsider "whose own the sheep are not."

What are some of the lessons that the child learns better with the help of the working mother?

**Personal Hygiene.**—In these first years the child is forming habits in the choice of food and ways of eating, in the care of skin and teeth; it is then that some rudiments of bacteriology may be acquired which will ensure the proper care of slight wounds and the protection of all body openings from foreign substances; also may be learned the reasons for the eternal war on dirt, and these lessons it will learn all the better since it sees the daily campaign in progress. It is now that regularity of bodily functions becomes fixed, now that the child learns to stand and walk as he should, now that the habits of speech are formed and the voice pitched properly or the reverse, it is now that good manners may be made second nature. These bits of knowledge do not come as set lessons, but as a part of the life the family lead together, and they are mastered only by many repetitions and illustrations.

**Proper Speech.**—One of the most important things in a child's development is free expression through speech. This can only be brought about by great sympathy between parents and children, by talk and play and laughter about inconsequent small things, much friendly gay chatter and discussion; there must be a wide range of subjects and it is better to have heated arguments than no talk. It is this sympathy which is endangered by day-long absences of the mother and by her absorption in outside interests. A child quickly realizes when the answers to his questions are perfunctory, and he is chilled by a weary and bored attitude; time and pains are needed to gain an intimate, chummy companionship and to meet the child's craving to be taught.

**Self-control and Responsibility.**—Of the many habits that are being started in these early years, take as illustration those that are closely connected with the life of the household, the habit of industry, the habit of obedience or coöperation, and the attitude toward work and life that makes the valuable citizen. We are assured by educators that all life and development is built up on labor and effort, that every individual must have discipline in the steady performance of some kind of hand work, and that this is needed for physical development, for discipline of the will and for later team work and efficiency, and should be given as a purely disciplinary measure without any regard to what the trade or profession is to be.

**Helping with the Housework.**—This training in industry and responsibility is well begun by helping in the household tasks, and just here the parents, greatly needing the actual assistance, and seeing more or less clearly that to render such help is good for the child, should be met with wise advice as to how much work is to be exacted at different ages and how the child's coöperation is to be gained, not lost. It is often found that the parents are full of interest in the subject, but do not know how to work out the problem.

The difficulties are not to be ignored; they are shown in typical remarks made by parents:

"I don't know how much work I ought to require."

"School claims so much home time for preparing lessons that the children need what is left for play."

"Other children have no tasks and it is hard to compel ours to work."

"My boy says he is going to be a lawyer and he doesn't need to learn to work."

"Life will soon enough be hard for them."

"I would rather do the work myself than bother to teach the girls."

These remarks show how much the parent needs enlightenment from educators who have given close study to the subject on both the physical and psychological sides, and also that school and society must uphold this home training when the best methods have been decided on and adopted.

That the mother "cannot bother to teach," that it "does not pay," shows a failure to see that the effect on the child is more important than the help rendered, and the often-heard remark that "life will soon enough be hard," reveals another great mistake; it will be indeed hard if the habit of industry and a pleasure in the results of industry are not made a part of early experience. When a boy of fifteen is taken direct from play or idle loafing and put to a man's work, the result may be rebellion or a total failure to make good, which results in deep discouragement. It is reported that the boy "cannot stick to anything." It is not his fault. A sharp compulsion has been put on a will untrained by tasks properly graded in difficulty, therefore sustained application is found intolerable. Such neglect to prepare a boy for his life in the world is

cruel, and should not be allowed any more than are the severe beatings, overwork and neglect now punishable by law.

It is the same with the girl of our average home, if she is brought up to do as she pleases. When she marries it is found that clumsy fingers and weak muscles unused to steady work are overtaxed in her first efforts at housework and baby-tending, and if in addition she has no training in household methods, weariness and rebellion are often the result.

It is high time, indeed, that we were about the task of assisting the home to improve its teaching functions. Those who are engaged in working out a scheme of industrial education under the Smith-Hughes Act must, it would seem, begin with the preliminary education which is to take place in the home. With their help more materials and methods for this home teaching may be developed. It is also hoped that the Children's Bureau, in addition to its valuable pamphlets on the physical care of the baby and young child, may make contributions on the training of the child.

Until a good scheme for home work, detailed and definite for every year of the youthful life, is formulated with the same care as that with which the present school curriculum has been brought together, the following suggestions gathered from the experience of parents may be of some value:

**The Little Child.**—Until the age of six or seven the small household tasks, carefully adapted to age and strength, should be exacted from every child somewhat after the plan outlined in the letters of the two mothers as already quoted. The important thing is that there should be regularity and no escape from a satisfactory standard in the performance. For instance, it takes but a moment longer to pile the wood in a wood box in an orderly manner than to dump it in. The boy will come to take pleasure in the sight, as will the little girl in the dish towels hung in a neat row. The mother must reconstruct her view of the objects to be attained by her day's work; it is not first and foremost the neat house, the well-cooked meal, but the child's development obtained by helping to bring about these results. Let a good housekeeper try to get this new view for a day and note the result on the children.

**The School Child.**—When the child begins school these duties to the home must not be given up. Little girls of eight to twelve

should put their rooms and their clothes in order in the morning and should help with the supper dishes at night. On Saturdays they should give some help with cleaning the house, should darn their stockings and perhaps do a little sewing. In vacations boys and girls of ten to twelve can do several hours' work a day to their great advantage, as can the boy and girl between twelve and sixteen, but the latter need regular employment even more than do the younger ones. Their own choice as to what the work shall be may be allowed considerable scope. The girl has become acutely conscious of her appearance and will work with great persistence in making clothes for herself. This matter of clothes is for her just now the great business of life and she must be helped to achieve a pleasing result with the means at hand.

Boy and girl may unite at this time in work that makes the home attractive. They have decided, we will say, that the living room is shabby, but, when no money is available for refurnishing, young hands can learn to paint woodwork, to upholster chairs, to paste on wallpaper, to braid rugs. Not only is the desired end attained, but a distinct advance has been made in skill of hand, in knowledge of materials and of color effects; the children are full of pleasure in their accomplishment. Younger children sometimes do wonders in thus reconstructing a playroom, but they need wise help and encouragement over the hardest places to avoid such poor results as will discourage and block any future attempt. If a mother who is directing the work and play of children at this difficult age finds in them a consuming desire to make or do some one thing, she may be thankful and should follow rather than lead, always granted that the work is constructive in character.

**Advantages of Struggle.**—It is not the practical end gained but the training of the will that results from overcoming difficulties which is the most important thing; it is now that the moral fibre may be strengthened for the hard times that are to come to every individual. Nothing is gained by urging the timid into situations in life that call for pioneer qualities, but why are so many men and women timid? To place before the child difficulties properly graded to his intelligence and to provide the stimulus and incentive for overcoming them, and then to proceed to the next harder task, sums up one of the most important principles in education.

It is here that the family of limited means has the advantage. It is more difficult for people of wealth to train their children in habits of industry; the boy does not see why he should clear away the remains of the fireworks when the gardener's duty is to attend to the lawn; it is a resolute mother who will refuse to allow the seamstress already in the house to make the garment that has been set as the task for the indolent little girl. Can hobbies of travel, collecting, or self-culture take the place for the average young person of a really constructive task? Release from work has been called "a tainted blessing," "effort is the law, whether for a livelihood or for enjoyment."

**The Part That Money Plays.**—"Things are in the saddle and ride mankind," said Emerson. A home may be swamped by an income greater than its development calls for; the clean, artistic setting of a life may be cluttered up with mere "things" to which it has no vital relation because it did not help to make or to choose them; money may hamper the development of initiative and smother by too easy attainment that most stimulating thing in a young life, longing. It may blur the differences that exist between two desired objects, differences that we must carefully consider if we are to choose between them. But why bother, if we may have both? Discrimination thus becomes of no importance; the rose-bush unwisely watered sends down no deep roots to provide nourishment in time of drought; exercise is lacking to build the foundations that make fortitude possible in later life.

**The Boy and the Indian Suit.**—A little boy made his Indian suit himself. Visits to an art gallery were needed to decide on the length of the leg fringe; he wrote letters of appeal, and later of thanks, to a country cousin who sent the precious turkey feathers, a few at a time, for the headdress. He felt the pleasure of an artist in the perfect slant of those feathers cunningly wound and attached to the beaded forehead band. His little hands knew no weariness; there were not hours enough in the day. Work enough to fill the whole vacation stretched ahead of him and his playmates, for his growing skill and ambition were fitting him for leadership and he was planning the construction of a tent that should house them all. He dreamed of it nights; it was to be made of sailcloth, the money to buy said sailcloth not yet in sight, but he had plans for earning it.

And on its side was to be painted a rearing buffalo! Happy boy with his plans!

But in an evil moment a well-meaning relative presented him with a ready-made khaki tent. He received the gift joyfully, its store smartness was praised by the boys; like his elders, he thought possession the great good. But for this little boy the khaki was the wooden horse of the Greeks filled with enemies; it robbed him of what would have filled long summer days, the plans, the measuring, the figuring, the failures and successes, and, alas, the painted buffalo!

Another child made himself a little violin by stretching wires over a cigar box and with this he strummed delighted when his mother played the piano; he imagined rather than made harmonies. This seeming precocity so delighted his parents that a real violin was bought for him and an effort made to instruct him. But the discords he made were now too evident; he was caught between the joy of constructive play and a serious development for which he was not yet old enough. Both the play violin and the real one were abandoned. When the same child made an imitation of roller skates with empty spools, his inventive ability was again foiled by a gift from the shop. Is it not a wonder that our well-meant interference does not wholly prevent the development of our children?

**Value of the Mother's Service to the Child.**—The money value of the time given by the working mother to the training of her children will depend on the degree of intelligence and devotion which she brings to the task. According to her equipment it will be the sum paid to a nursemaid, to a nursery governess, or to a trained kindergartner, and this sum must be considered as added to the family income. The potential value to the family and the state of this woman's teaching and influence would seem to warrant extensive plans for her education and help on the part of the community.

#### QUESTIONS

1. List ten household tasks and grade them in the order in which they may be undertaken by children of different ages.
2. Should any distinction be made between tasks for little boys and those for little girls? If so, when should such a distinction come in?

## 118 SUCCESSFUL FAMILY LIFE ON MODERATE INCOME

3. When may children begin to be taught the use of money? Shall they be given an allowance, shall they be paid for work done or for following rules about health, taking medicine, etc? Is there a danger in making such payments? Can this danger be avoided?
4. How is the mother to get work done by the children without friction? Illustrate the game spirit in housework, the competitive spirit.
5. Suppose a child to be given ownership of the furnishings of his own room, what advantages may be secured.? Shall he select? Buy with his own money?
6. What working tools should a boy gradually accumulate? What a girl?
8. Mention a half dozen natural household situations that have teaching possibilities. Is it better to use such, even to create them, rather than expect to teach by didactic precepts?



## CHAPTER XI

### THE COMMUNITY'S CONTRIBUTION IN PROMOTING HEALTH AND IMPROVING LIVING CONDITIONS

As seen in the first chapter, one of the four conditions necessary for the success of our moderate income family is that the community shall do its part. Their income will not suffice to cover actual needs and to maintain decent standards of living unless community help is available on:

1. Sanitation, including prevention and care of illness as an extension of the public health service.

2. Prevention of unreasonable prices for food. Under means to this end are helps to agriculture and the marketing of agricultural produce, and well-supervised markets with inspection of weights and measures. A related agency is the proposed public kitchen.

3. Proper control of public services, as water, gas, electric light, telephone and transportation, all of which the citizen is obliged to use and whose price is not controlled by competition.

4. A complete system of free education.

5. Free parks, playgrounds, and other helps in recreation.

**The Individual and the Community.**—While the conditions that favor individual and family development include personal effort and the overcoming of obstacles, yet if the task proves too difficult, effort is felt to be useless and ambition dies; the family in consequence deteriorates and becomes a burden on the community instead of a helpful part of it. To what extent shall the community help the individual family? To that point which makes of it the efficient unit on which the state can be built? It would seem that nothing less will suffice. But how is this help to be given so as not to impair the development of personal initiative and independence?

Only by the extension of free public service for all citizens, such as now provides roads and water and parks, service which is taken

by citizens without loss of self-respect and with no idea that they are receiving more than their just due. It may well be considered a duty of the state to stabilize life and health, to see that comfort and education and play are possible, just as banks and government agencies stabilize finance and prevent panics by large measures that reduce the danger from individual failure and mistakes.

The health and happiness and effective labor of all citizens is of vast importance to the state, and the average citizen cannot in our modern complicated life attain these ends without help.

**Modern Industrial Changes.**—Such help is sometimes denounced as tending to undermine self-reliance, but this view does not take into account the profound changes that have come about in a generation. As Simon Patten has said, sacrifices which were once a biological necessity cannot be required in a time when the world has accumulated riches. For instance, motherhood should no longer be at the expense of the mother; for her the risks and privations once necessary are now out of joint with the times; protection for such women “should now come from the current body of social riches—by whose help we are passing on to a new type of family life.”

As the development of a country proceeds, the dependence of the individual on the community increases. Gone are the primitive conditions in which every man, as in the rebuilding of the wall of Jerusalem, “buildded over against his house.” The modern community, even in rural regions, is made up of households that possess very unequal power to contribute to the general well-being and defense. In the last two generations great numbers of our people have exchanged life on the farm or in the small town for city conditions, and in doing this they have surrendered without realizing many natural advantages. The man who has come from the country to work in a town must be furnished pure water in lieu of the spring on the hillside near his farm home; factory inspection and tenement house laws must be adequate and well enforced to make up for the “tang of winds,” the free sunshine and large spaces which have been his uncounted right; since he can no longer walk to his work, nor his wife to the market at which she can advantageously buy, the transportation problem must be solved for him; if he cannot command a garden in which to grow vegetables and fruits, adequate market inspection for sanitary reasons and

to prevent extortion is for him a matter of vital concern. His requirement for gardening land is not in our cities met by a share in the community garden as seen in the suburbs of European cities, where he may build his arbor and spend evenings and holiday hours with his family. These and other needs of his family cannot be furnished by his own unaided action. An enlightened policy must rule the city, and community funds must be devoted to building up a system which is to serve the family at every hand.

We are probably to see in the next few years a great extension of state and municipal help toward efficient living among families of moderate and small income. Cities are beginning to bid against each other for desirable citizens, such men and women as realize the effect of good public conditions on their earning power and on the buying power of their dollars and who are intelligent enough to demand such conditions. It has long been common for a city to offer to a manufactory a free site or low taxes as an inducement to settle; now the attention of the man who is to work in this factory is being called to low trolley fares, to a fine park system, to low rates in a local gas plant, for it has been found to be useless to start factories where good workmen cannot be kept because of unfavorable conditions for family life.

**Responsibility of the Community for Health of Its Members.**—Just as the state is concerned in the development of its mines and forests, its harbor facilities, and other sources of natural wealth, so it is concerned in developing a still greater source of wealth, the efficiency of its citizens. The first requirement of the citizen on the public purse is for adequate sanitation. There must be pure water and plenty of it, clean streets, and the proper disposal of refuse; also building laws that will ensure air and sunshine in places of business and in dwelling houses, laws that will prevent overcrowding and make decent and cleanly life possible. There should be smoke abatement laws in cities for reasons of health and to lessen the great expense of keeping dwelling houses clean, noise and fire hazard and danger of accidents must be kept within bounds. There should be such inspection of markets as will insure the protection of food from dirt during delivery, and prevent the sale of unwholesome foods and contamination by flies and vermin; as by such special requirements, as that all food be placed two feet

above the too-exposed pavement or floor, and that abundant washing facilities be afforded to market people. Also the provision, as yet effective in but few places, that only persons proved by examination to be healthy and cleanly in their habits, incapable of carrying contagion, shall have the handling of food in market, hotel, and restaurant, or in the manufacture of foods, as in bakeries, canneries, and candy factories.

**Losses from Preventable Illness and Death.**—Very great are the present losses from inadequate sanitation, from lack of care in illness, from failure to foresee the conditions that will conduce to the spread of infectious diseases,<sup>1</sup> from preventable accidents, as those that result from the rapid driving of automobiles. In 1908 30,000 to 35,000 fatal injuries were reported in the United States and 2,000,000 non-fatal. A comparison with war losses is very significant. Of the 2,000,000 soldiers who went to France in nineteen months about 50,000 were killed in battle or died of wounds, while in America during the same period there were 126,652 deaths by accident of men, women and children at home, in streets or in factories; that is, more than twice as many!

**The Income and the Care of Health.**—It is not too much to say that the provision for illness is the next great tax on the family income after the minimum of food, clothing and shelter have been met. Modern conditions and higher standards have so raised the cost of preserving health that the average family whose income we are considering cannot meet it without the help of the community. What was the sum spent under this head two generations ago by the town families of average and more than average income? It was confined to the moderate fee paid now and then to the general practitioner or family doctor. If a tooth ached, it was pulled out; now the bill of the dentist is a constant factor, however fortunate we may be in avoiding that of the physician. Then there were few specialists, but to-day a serious illness whose cause is obscure may call for the services of the specialist for the heart and lungs, on another who has made a special study of the digestive tract, with probably the aid of throat, ear, eye, and teeth specialists.

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<sup>1</sup>The Life Extension Institute estimates that the loss from earnings cut off by preventable disease and premature death amounts to \$1,500,000,000 annually in this country.

These men have had a long and expensive training and their fees cannot be low. Moreover, to carry out their directions may require the services of a trained nurse, who, although one of the greatest blessings of our time, must be paid \$30 to \$35 a week with board whereas the village general nurse of a generation ago received \$5. How are these bills to be met by the moderate-income family? In our large endowed hospitals both the rich and the very poor are receiving the best of care. They are treated by doctors and nurses of equal skill and they profit alike in the application of every advance in medical knowledge. The out-patient department or polyclinic is under the oversight of well-trained men, and with the recently added social service which follows the patient to his home and helps to provide what may be necessary in diet and care is of the greatest assistance to the sick poor of our cities. Such help is accorded because it is everywhere admitted that the savings of the family of the unskilled workman are wholly unequal to meeting the losses and expense of illness, although sick benefits may tide them over minor ailments; therefore for them the free clinic and the free hospital ward must be provided, for them also the compulsory accident insurance and proposed health insurance.

But for the million and more families that make up what we have called the moderate-income group with present incomes of \$2500, more or less, the cost of illness without such helps may draw so heavily on their savings as to wholly upset their standard of living for the time being and perhaps permanently. It is yet to be recognized that the family having an income of only a few hundred dollars above the subsistence line, whatever that may be, has almost equal need with the very poor for help in illness, but at present free hospitals are closed to them. In this moderate-income family serious illness is nothing short of tragedy, especially if the illness is that of the income earner. When ill they must choose the less-skilled or inexperienced practitioner, and the same is true of their dentist. The examination for slight or suspected ailments is not to be thought of; they have recourse to the casual advice of a druggist and to patent medicines. A clerk's family on a \$1200 income was known to be obliged to practice the strictest economy for five years in order to pay \$100 for a surgical operation and care. A skilled mechanic on a \$1800 income, because of the continued illness

of his children was obliged to mortgage his home to pay doctors' bills, and this proved to be such a serious setback to his plans for a comfortable old age that he became deeply discouraged, did his work less well, and was not advanced in his business as he had hoped to be.

**The Extension of the Public Health Service.**—If the health requirements of the family of moderate income are to be met, there would seem to be no way but to extend still further the free public health service. The requirements of health are foundational; if we are not well, we cannot work.

To quote Dr. B. S. Warren, of the United States Public Health Service: "The people of the United States are beginning to wake up to the fact that health is no longer a matter for individual concern alone, but is one for collective action on the part of all persons or groups of persons responsible for conditions affecting health. When this idea of the necessity for collective action is thoroughly understood, and it is realized that instead of weakening individual endeavor it will improve the conditions of the individual by making him economically more independent, the American people are going to demand that the responsibility for disease-causing conditions (and the same may be said of accidents) be fixed and that this matter of sickness be provided for in a businesslike way and no longer left to haphazard methods."

Regular examinations, not only of sick, but of supposedly well persons, is in line with what is now fully recognized, that disease and conditions that lead to disease may exist long before pain or other outward sign compels attention. Physicians are now agreed that the rational way is to examine people at regular intervals, looking to the prevention as well as the cure of disease; such has long been the accepted practice in dentistry. To quote C—E. A. Winslow, Professor of Public Health, Yale University: "It is to the interest of the patient that he should receive attention at the time when he can reap the largest results—this means medical attention before, and not after, the development of acute disease." The hearty approval that has been given to the compulsory free examination of children in the public schools is cited as an acceptance of the principle that the health of the whole people must be safeguarded,

and, if necessary, through public health officers, as a natural extension of the public health service.

This situation, as it affects an important class in the community, is well realized by the medical profession, and attempts are being made to meet the need. In some hospitals clinics have been opened where patients of small income pay a fee of \$5 to \$10 for complete examination by as many specialists as are necessary. The treatment is outlined so that it can then be carried out by the family doctor. But these hospitals are few. Well-equipped rural hospitals that will offer swift automobile service to a region of fifty miles around is something that rural women's clubs should work for unceasingly until they are established and endowed with state and community help, it is women in childbirth whose needs are always to be kept in mind.

**The Medical Inspector and the Visiting Nurse.**—Much is being done through the medical inspector and the school and visiting nurses and also by the societies devoted to child hygiene now established in most large cities. The public nurses are becoming an invaluable means of educating the public as to health, because of their knowledge of food values and of all matters that tend to improve permanently the conditions in the families that they visit.

The few illustrations that have been given show how far-reaching must be the efforts to improve the health of the people. The subject is too large to be handled by the individual and the family, although it is on them that the burden of ill health chiefly falls. What help might be expected from compulsory health insurance cannot yet be stated with certainty.

**Public Help to Reduce Cost of Food Materials.**—It is the privilege of any city dweller to visit the wholesale food markets before dawn, and note the delivery from wharves and from railroad sidings and the reloading of wagons or motor drays which are to convey the food to retail markets. Here he may see a part of the vast machinery by which a city is fed, and the background of knowledge thus gained gives him new eyes with which to view, later in the day, the purchase of food in the retail markets and provision stores. He is impressed at once with the helplessness of the buyers; they must buy what is set forth and they are wholly ignorant of the conditions that determine the quality and price of

what is offered. We are not considering the conditions that determine the production of food, such as the education of the farmer, undertaken in order that he may both increase his income and lower the cost of products for the buyer an education which is being undertaken by our government on a vast scale and is already showing results; the most difficult problems seem to lie in the domain of marketing and in transportation necessary to bring food to the consumer.

**Food Distribution.**—This distribution of food, whether it is produced on our farms or brought in by fishermen or delivered in ships from foreign countries, is demanding more and more attention. The consumer will in time do more than idly wonder at the sight of three automobiles and three men delivering three different brands of high-priced butter, and this in the space of one city block. It was ascertained by a study made in New York City in 1916 “that about 37 cents out of every consumer’s food dollar goes for the cost of municipal food transportation.”<sup>1</sup> Marcus M. Marks, late President of the Borough of Manhattan, New York City, estimated that one-third of the cost of food to the consumer is due to the expense of retail distribution, whereas only one-tenth is due to wholesale charges.

When we consider that probably one-half of the inhabitants of these large cities are spending from 40 per cent. to 50 per cent. of their incomes for food, a possible reduction in the sum spent for distribution is seen to be of very great importance. The late George W. Perkins, when some years ago Chairman of the Governor’s Market Commission in New York City, said that few citizens realize the profound change that has gone over this country in two generations as to transportation; that while the needs of a growing population have been adequately met as far as individual passenger travel is concerned, food, for which we pay out four or five times as much as for travel, is brought into a city and distributed according to the methods that were in vogue twenty-five years ago. Little planning or thought has been given to the matter, and the result is congestion of traffic, excessive cost for handling, and waste of perishable food material. He affirmed that the many factors that enter into the transportation of food must be made to work together in

<sup>1</sup> Donald B. Armstrong, *Journal of Home Econ.*, Nov., 1916, p. 577.



the most thorough and intelligent manner, and that this combination must be carried on openly under proper protection and control. A "combination," if run in the interest of the public, is nothing to be afraid of.

**The Terminal Market.**—That the very foundation of reform in this regard lies in the establishment of terminal city markets with cold storage cellars and warehouses, these markets to be situated where both water and railroad freight can be discharged, is maintained by students of these conditions. Foreign countries have been so long face to face with a strictly limited food supply that measures to prevent undue marketing charges from raising the price of food are worked out in all great cities. Before the war at the Halles Centrales, the wholesale terminal market of Paris, all food was received, weighed, inspected, and sold at auction by a bonded city official for a regular fee of 2 per cent. This method insures such supervision as makes the sale of bad food impossible and also prevents extortion and trickery. This market has ten pavilions and open structures covering twenty-two acres, and is located on the water front, where railroad lines converge.

Dr. Clyde L. King, in a detailed study of the cost of distributing food products, maintains that this cost may be diminished by a more thorough development of freight service, both on steam and trolley lines, and an increased use of the motor truck and boat. The number of reloadings must be lessened, with a consequent reduction in the number of middlemen and their fees.<sup>2</sup> The "middleman," whether commission merchant, huckster or provision dealer, now bears in the public mind most of the blame for high prices, but he seems to be needed at every joint of the present cumbrous machinery to keep things moving at all.

**Cold Storage.**—Attention has been called to the fact that cold storage, one of the greatest developments of our time, has hardly been incorporated on a large scale into our system of food distribution. Millions of pounds of perishable foods are condemned and destroyed every year by food inspectors, a dead loss of originally valuable material, which could be kept from deterioration by proper use of cold storage, especially in connection with adequate terminal markets. Such facilities must also be afforded the household buyer

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<sup>2</sup> Clyde L. King, *ibid.*

who has in many cases no storage place in her cramped quarters. The cold-storage cellars under the Philadelphia and Reading Railway station in Philadelphia are thus used, in addition to their use for large buyers. Cleveland places at the disposal of its citizens at least one refrigerating plant, that on the West Side, where fruit, vegetables, eggs, butter, etc., may be kept at very reasonable rates. It may be expected that some of the greatest changes in business in the next few years will be in the field of distribution, so that it will cost less to put goods into the consumer's hands; that water carriage by river and canal for heavy commodities, as coal, will be revived, that the parcels post system will yet redeem the promise made for it as a means of bringing producer and consumer together; that terminal markets and better routing in large cities will diminish the time and money now lost in reloading perishable food, and that better refrigeration will stop the waste by spoilage.

**What the Consumer Can Do.**—The helplessness at present of the household consumer as to conditions and prices is typified by the woman who may be seen in any small street sweeping her front steps and pavement, and then seeing an uncovered ashcart stirred by the wind undo all her labors. She protests, but in vain; she does not know where to turn for redress. Consumers must unite to obtain, first, information, and then concert of action.

The question of better housekeeping, taken in the broader sense, is pushing out from its secluded place in the four walls of home into the community itself. Like all important and vital concerns, it needs that organization which takes into its service all arts and all knowledge. The devotion of women to their households has kept these households going and has obscured the fact that the feeding and housing and clothing and all the rest of the household budget are immense matters in the aggregate and as worthy of public help as any branch of money earning. The housewife must become intelligent as to the use of public money in its relation to the private purse. She will analyze the printed list of outlay of tax money in her city or town or country and demand that it be made plain to those who have no financial training. She will not accept graft with easy pessimism, but vigorously oppose it, knowing that it comes finally out of the pocket of the individual citizen; she will know how it shrinks the content of the market basket when

a ship-load of fruit is dumped off the coast to raise the price of other cargoes; when the inspection of market weights and measures is found to be on the iniquitous fee system. She will enquire into the duties of the public service commissions which have been developed in most of the states and which exist to set fair prices for certain forms of public service, as water, gas, electricity, and transportation when furnished by monopoly companies. Organizations of housekeepers have as one of their privileges, scarcely appreciated as yet, presentation before such boards of the housekeeper's or consumer's point of view when new schedules of prices for public services and other matters of vital interest to the family purse are being considered.

To gain information as well as to act on it effectively women must unite in such organizations as Home Economics associations or in sections of the Civic League, the State Federation of Women's Clubs or other associations that have been successful in bringing the women of many needs and little leisure together with those practiced in reaching results through organization.

What helps at present exist in the way of class instruction in household arts and home management should be made known to all, and the proper authorities should be asked for more help of the kind. The extent to which consumers' coöperative enterprises have been successful should also be investigated for the benefit of all. An organization for supplying reliable information (The Coöperative League of America) was formed in 1916 and has an office in New York City. Coöperative stores, bakeries, laundries and creameries have all been successful, and promise a growth in the future comparable to what has long been known in European countries where one-third of the population is embraced in coöperative societies.

**Public Kitchens.**—In our own country kitchens have not been undertaken by public agencies, except for brief periods to tide over some emergency or disaster; but it may be found that such centers run in the interest of the public, perhaps as an adjunct of the Department of Health and presided over by trained dietitians, would be of the greatest service. There the main dish of the meal could be purchased in quantities estimated to furnish full nutrition for the family with the proper number of calories and drawn from

the right sources to make a balanced menu. Such a dish or dishes would meet nutritional requirements, making it safe for the family to spend the rest of their food money with a clear conscience on some preferred accessories. Recent advances in scientific knowledge of food and nutrition have revealed new causes for diseased conditions of the human being; many of them are traced to wrong food; therefore the choice and preparation of food from a nutritional standpoint has become a serious matter for all classes of people. Such a demonstration would have great educational value. Moreover, the relief offered by such a food service for the overburdened household would meet an increasing need brought about by the scarcity of household help.

It is said that real estate and development companies have become interested in community kitchens because the greatest difficulty they find in disposing of houses and lots in suburbs is due to the disinclination of people to leave the city, where there is ready access to cafes and restaurants in case of need.

The housewife of the moderate income family cannot patronize cafes and restaurants whose charges for the cooked dish are normally from three to ten times the price of raw materials, according to quality of cooking and grade of service, for she "works in" the buying and cooking of the food along with her other duties and thus makes a contribution to the family income, but she could buy of an institution like school lunch kitchens where prices that average double the cost of the raw material prevail.

Whether such community kitchens can be developed and run on a self-supporting basis depends on careful experiments yet to be made by people trained in Home Economics methods and with the necessary business background.<sup>1</sup>

## QUESTIONS

### HEALTH

1. Name the diseases which to your knowledge are better controlled by modern medicine than they were, say, twenty-five years ago. Regarding any of these is community control important?
2. Can a family in your community obtain services of a trained nurse by the hour, and at what price? If not now available, how might such service be provided?
3. Are there any rural hospitals or rural health laboratory stations in your state (enquire of State Board of Health)?

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<sup>1</sup> Public Kitchens. By Mary Hinman Abel. *Journal of Home Economics*, June, 1920.

4. Some municipalities in Switzerland and in other countries control funerals and burials as a health and economic measure. If we were interested in bringing about such a reform in our country, what methods would be taken?
5. State a minimum of health functions which a city government should undertake.
6. Are we tending toward community provision for all medical and surgical service, including dental and optical? Are the obstacles against providing such helps insuperable? What will be the bearing of compulsory health insurance, if adopted, upon such a proposal?
7. Sketch the desirable conditions regarding care in accidents and sickness for workers in a large industrial plant. What space and equipment would be required? Sketch similar provisions for a large school.
8. What is to be done in case hygienic dress is not to be bought for any reasonable price? For instance, a woman may seek in vain for a good-looking, low-heeled shoe at a moderate price.

## REDUCING COST OF FOOD

1. Considering what was done by the Fair Price Committees of the Food Administration during the war and the later campaign against the high cost of living, may a permanent agency be established to determine the fair margin between wholesale and retail prices? What are the difficulties and objections?
2. Is the boycott a defensible method for reducing the price of commodities, as butter and eggs? If so, how should it be conducted?
3. What is the route of country produce from farmer to consumer in your community? Through how many hands does it pass? Is shipment made by rail, boat, or trolley, or in farm wagons—what is the source of supply of milk, of butter, of eggs? Could local production of these agencies be increased?

What is your explanation of the failure of the parcels post system to meet expectations? Were such expectations too high? What degree of success is met in foreign countries by parcel post?

4. Does the war-garden movement suggest the desirability of permanent public encouragement to home food production in cities? What agencies might undertake it, the schools, the agricultural agent? Outline an appeal that would be apt to arouse coöperation.
5. Outline plan for a woman's club or other organization to study the local milk supply, in order to find the daily receipts, standard of product, the incentive now at work on the milk producer to improve both quantity and quality. The State Agricultural College will help in such a campaign. What other officials and agencies are available?
6. How many food inspectors have you for your markets? How many inspectors of weights and measures? Are they overworked? From what funds are they paid? Are they expected to give their whole time to the work? Does the fee system prevail?
7. Have coöperative methods made any headway in your community? One State, North Carolina, has a Superintendent of Credit Unions who is responsible for organizing and supervising local groups that wish to form coöperative mutual benefit banks. Might similar official direction be given to coöperative consumers, buying clubs, or coöperative stores? Might Home Economics agents be useful in this regard?

## CHAPTER XII

### COMMUNITY HELP IN RECREATION AND EDUCATION

IT would seem that we are moving toward a larger participation with the community in varied and rational pleasure. Far-sighted people have long felt that there must be public provision for recreation, especially in cities, and the movement for providing such facilities has grown rapidly in the last ten years. It is only by such community help that the family on a moderate income and the great mass of those living on smaller incomes can secure reasonable recreation.

**The Playground and Recreation Association of America.**— This association, founded in 1906, has done much to forward the opening of parks and playgrounds, to devise the best forms of recreation, and to train teachers for conducting physical training and play centers. It stands behind the compulsory physical training laws which have been passed or are being considered by a number of states to remedy the conditions which led to the failure of such a startling proportion of young men to qualify for the army.

In 1916 the total number of cities having playgrounds was 480. In many cities the public schools are utilized as centers. The supervision and teaching in the playgrounds and recreation centers has become a profession, over 6000 persons being employed in that capacity. Public parks as playgrounds for the people have a great future. Wild tracts are constantly being opened and put under the care of a state board of forestry, which protects against trespass and fire. Camp sites are located for the use of visitors, as boy scout troops; fishing, swimming, canoeing and skating have been developed, and tents and camping outfits are loaned at cheap rates. These wild tracts, which are often reached by a single carfare from the city, offer the great opportunity for families to spend a part of the heated term in the open, and much better facilities will yet be available.

In many city parks tennis grounds and golf courses are laid out.

When the system of parks and playgrounds is developed it will supply healthful and delightful outdoor life, fundamental to the health and happiness of the people. Although as yet too few in number, small parks in the midst of the most crowded parts of cities now give playgrounds and breathing space. Here are chances for the public athletic leagues and the story-telling centers and for the production of little plays which may later grow into pageants.

**Rural Recreation.**—The play movement starting in the cities, where it was so bitterly needed, is now spreading to village and country. No group of houses is too small for a community center, although it may be at first a barn or a vacant room in which dances and plays are organized. For the best results help must come from outside. Advice may always be asked of the Playground Association, No. 1, Madison Avenue, New York. It reports that among the many questions that have been submitted are: What plans do you suggest for celebrating the Fourth of July? What pieces of playground apparatus have been found most valuable? Suggest program and method of conducting a community Christmas tree. Please give the names of men and women engaged in rural recreation work with whom I can correspond about some of our problems here. What recreation development do you advise for a town of 2500? What can our university do to develop community music and drama throughout the state?

**Community Help in Music and Drama.**—Musicians have called attention to the fact that "our only claim to being a musical nation is that in the cities large sums are paid out by private individuals for concerts, instruments and instruction. Thirteen million out of our eighteen million school children receive no instruction in music and many more millions of adults have little or no music in their lives. At the same time taste for music is almost universal and it is one of the simplest of the arts to obtain."

It is this latter statement which seems incredible to those who do not realize the changes that have come about in the last few years and the helpful agencies that are at work which will in time bring music within the reach of all.

**Music as a Social Force.**—Mr. Arthur Farwell has called attention to the fact that people in the mass will listen to music which as individuals they would find taxing and without interest.

It is this social and uniting force of music that is yet to be of immense value in every community; it would seem to be especially needed among a people that is reserved and self-centered. Music seems to be truly democratic, in that people of widely different cultural attainments and attitude toward life, those who would find any other united action difficult, meet on a common ground in its enjoyment and production. A love of music bridges what would seem to be impassable social gulfs, and perhaps our growing feeling of need for whatever will help to unite our heterogeneous population will explain our new interest in community music.

We have never been wholly without our local choral societies and singing unions, some of many years' standing and of great repute like that in Bethlehem, Pa. In the great Northwest many musical festivals are enjoyed. They show what is possible in even the smallest community. West of the Mississippi there is a little town of two thousand inhabitants, peopled mostly by Swedes, where Handel's "Messiah" is performed every Easter by a chorus of five hundred voices and an orchestra of forty pieces. To the three-hour performance, which is "like a religious meeting," thousands of people come from the surrounding country.

**Help from Trained Musicians.**—In this movement for community music everything depends on the help of the trained musician. To arouse interest and start the formation of local bands and chorus classes money should be raised to pay for the services of such a person. But if the money is not forthcoming because of lack of interest, such help may still be obtained, for no professional people give of their time more generously than do musicians.

Small country towns are often started in community music by city musicians during a summer vacation. In one case the printing office gave the programs, the visiting musician swung the baton, and 5000 people sang old songs together. This was repeated the following summer, a ten-cent admission fee was charged, and the \$300 realized was set aside as the nucleus for a fund toward making a park on the river bank where pageants were to be given.

In any community citizens who have some knowledge of music have a great opportunity. It is they who should endeavor to put the public school music on as high a plane as possible. An appeal



may always be made through the school board to the extension division of the state university or state college to furnish advice, to send a lecturer on music, or an organizer, or to put the inquirer in touch with other agencies that are now helping in this movement. Small towns and country districts are most in need of such help. Even in the smallest towns there are people who sing in the church choirs who could unite as a working nucleus. Perhaps some one is capable of training a chorus class or the beginnings of a small band. In any case, a man or woman should be brought from outside who will give an inspiring address on music, illustrated by instrument or voice. Musicians assure us that the chief reason for failure in home-made music is a scorn of small successes, a failure to find joy in little triumphs and achievements which look toward the larger success.

**Music in Schools.**—It would be difficult to tell how the change has come, but at least half of the students in some four hundred high schools are now being trained in chorus singing and many schools are giving credit toward graduation for this chorus work. Moreover, schools are beginning to give credit toward graduation for properly supervised private lessons in music. Cities as far separated as Berkeley, Calif., Pittsburgh, Pa., Hartford, Conn., and Chelsea, Mass., are among those that have made the beginning. Moreover, certain colleges and universities allow these credits to count for admission. The importance of this acknowledgment of music in the scheme of education cannot be exaggerated. More children will undertake the study of music if it can be placed on a plane with other studies in the school, for overwork threatens all who undertake it as an extra.

Our conservatories of music are broadening their courses to reach more classes of people, state universities are giving extension courses in music which are in touch with all parts of the state. A high point in the development seems to have been reached in Wisconsin. The music experts of the extension department of the university of this state may be consulted personally or by correspondence regarding music in school and community, and they supply lists of materials, books and speakers. They lend music for choruses, for bands and orchestras, rolls for mechanical players and disks for phonographs, to be used in a course in musical apprecia-

tion. They also assist through their Department of Public School Music in providing teachers of music for communities that are too small, unaided, to maintain them. This help applies to vocal music and also to the building up of bands and orchestras, the performers being not professional musicians but those who have business during the day.

Many city libraries lend both sheet and bound music, and in a few cases victrola records and rolls for the player-piano.

**Dramatics.**—In the last few years the acted play has been brought to the front by cities and schools and by many private volunteer agencies. Young people in amateur dramatics throw themselves with zest into the vicarious character and are seen to develop under the experience in the most remarkable way.

In response to this new impulse, in hundreds of schools plays are now acted which once were merely read by students as part of the literature course.

In settlement work among the very poor the delight taken in the acted play has been found to have deep meaning. The director of the Children's Theatre in New York City says: "I studied these efforts of the people from in front and behind the footlights and I found that what lay behind the tremendous instinctive effort of every man, woman and child was the desire to get beyond the restricted limits of factory, shop and schoolroom and grow out, if only for a few hours, into the broad phyletic or race life."

The same enthusiasm that has followed the recent revival in England of the songs and games and dances that were a normal part of English country life a century and more ago has been seen in America accompanying the remarkable growth of the people's drama, not only in cities but in remote country districts and in sparsely settled states, like North Dakota.<sup>1</sup>

**Sources of Community Help.**—It will be noted that the sources of community help are various, especially in their origin. Some which have their start in individual enterprise justify themselves through years of careful experiment on a volunteer basis and are then taken over by the city or state. Many organizations that

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<sup>1</sup>The Drama League, New York City, will furnish selected lists of dramas suitable to a purpose named. A useful list is also found in *General Federation Magazine*, September, 1919.

have been helpful in education and recreation start in the church, the Y. M. C. A., the Y. W. C. A., and various guilds and societies which render social and industrial service of solid value. From this source we are to look for increasingly valuable contributions. One church has recently held a six days' meeting on the general subject of the relation of the church to the community.

**Community Help in Education.**—For the schooling of the children of our moderate income family little provision can be made in the household budget. That a thing so important as education for the efficiency and happiness of citizens should be provided by the state is now taken for granted in our country. Moreover, the broadening view of what is comprised in a modern education is resulting in new help in the preparation of the boy and girl for their place in life.

**Libraries.**—Under free education must be classed loan and consultation libraries, now to be found in towns large and small, also the system of travelling libraries which in some states serve the rural regions. The town family living on \$2500, more or less, must learn to use the public library and reserve what money they have for books for the purchase of dictionaries and encyclopedias. Few citizens fully understand the various kinds of help afforded by the modern city library, the wealth of classified material, the special helps given by trained librarians, and the lectures on special subjects, which are also a feature. In every city and town, not only in connection with the public library but with other organizations, free lectures and exhibits of high educative value are now common, some being on secure, long-established foundations, as the Lowell lectures in Boston. The list of free lectures advertised in the New York dailies in the winter season often reaches a hundred for the week, and they cover a wide range in science, art, travel and general information. Every town dweller should investigate these helps and utilize them to the fullest extent, and where they do not exist start a movement to secure them.

Excellent as are many of the libraries in cities and towns, it cannot be claimed that the people as a whole are well served. The United States Bureau of Education has recently reported that in thirty states less than 50 per cent. of the population have access to libraries; in six states less than 10 per cent., and in one state

less than 2 per cent. The income of public libraries is estimated as only one-sixth of the amount needed for adequate service.

**Vocational Training.**—In addition to the regular school curriculum almost every state now furnishes in one or more of its institutions of advanced grade instruction free, or at a nominal cost, in many technical lines, including agriculture. As to the public school courses, it has been suggested that they be divided for those who elect technical work into two periods—the first period to be spent in the elementary and the second in the high school, the latter to be made up of alternate weeks or months of school and of outside work in shop or office, or in other application of the course chosen, so that the boy and girl may be kept under the close supervision of the school and thus made ready for their future work while contributing something to the family funds. The chance to earn money afforded by such a plan enables the youth to continue the school life with all its helpful influences beyond the usual time at which earning would otherwise begin. A good example of such an experiment is seen in the High Schools of Cincinnati. Among the courses offered are two “Technical Coöperative Courses,” one for girls and one for boys. At the end of the second high school year those who have chosen this course are placed in positions by the school in some chosen trade or business under the arrangement that every fortnight they spend alternately in business and in school. They receive pay for their work from their city employers. In the schools of that city the coöperative courses are constantly being extended; it is considered no longer an experiment. It is claimed that largely on account of this new method of instruction high school attendance has doubled, and promotion from the lower grades has also greatly increased. Such opportunities need not be interpreted as furthering industrial as compared with liberal education, which has been heretofore far more accessible, but as furnishing a necessary help since the breakdown of the apprenticeship system to those who are to earn their living in trade and industry. The Federal Child Labor Law forbids continuous employment of children under the age of fourteen, twenty-one states are requiring continuation attendance on school courses of from four to eight hours a week after that age, and in time all of the states will adopt this policy.

To meet the need of a full curriculum and a good teaching

force in these continuation day and evening schools, the funds appropriated under the Smith-Hughes Act, frequently referred to in these pages, are now operative.

**Vocational Training for the Housewife.**—There is one department of education which is of especial interest to the moderate income family, that which will train the woman for her service to the household in managing and buying, in doing housework and caring for children. We train our teachers, our architects, our lawyers, our engineers, we even establish a system of examinations, diplomas and licenses to defend the public from the dishonest or incompetent among them, but our house mothers, the largest industrial group in the state, and one having the most important social and educational relations to the present and the coming generation, we have only begun to train by advanced modern methods. In actual practice we still take for granted that a woman knows by instinct how to take care of her baby, to train her children, to choose the food for the family, how to make ends meet on the income, whatever it may be. But inadequate as are our present methods for training in this line, a promising beginning has been made of which we must first take account. All improvements must be built upon the system already established.

**Help Through the Home Economics Movement.**—Thanks to the growth of the Home Economics movement, there is now an admirable body of trained professional workers, teachers and administrators who are organized under various governmental and other agencies, and to them we look to take a leading part in the new education for home-making.

The most important work, foundational in character, is that done by government specialists:

1. Those working in the Office of Home Economics, United States Department of Agriculture for research and publication on problems pertaining to the home. Beginning with "Nutrition Investigations" in 1894, it has broadened its scope in recent years to include research and publication on food, clothing, shelter and household management, and it has created and collected the body of information which is at the basis of modern education in house-keeping. Its leadership in the research that has made intelligent control of family consumption possible was recognized during the

war by foreign governments as well as our own, its standards being used as the basis of war-food control. Its publications, both popular and scientific, have made large contributions to the subject matter of home economics, which is now receiving additions through research done in state universities and other centers of learning.

2. The specialists in the Home Economics Divisions of the United States Bureau of Education and of the Federal Board of Vocational Education which furnish a national information service for the teaching of Home Economics, including replies to personal inquiries regarding local problems.

3. The specialists in the United States Children's Bureau under the Department of Labor which investigates problems related to child welfare, maintains in many centers a staff of physicians and nurses for examination and treatment of children, and publishes technical and popular bulletins of great value on such subjects as child labor, infant mortality, physical care of the mother, of infants and of children and the training of children in the home.

4. The Savings Division of the United States Treasury Department with its thrift studies, as frequently quoted in these pages, the specialists in the United States Bureau of Labor Statistics with its budget studies, the United States Bureau of Standards with its investigations of household measures and materials, the United States Public Health Service, and the workers in the individual states in State Departments of Education, Boards of Health, Departments and Colleges of Agriculture and State Libraries.

The above sources furnish the solid background on which must be built up a comprehensive system of instruction in housekeeping and home-making for the girls and adult women of the country.

As a beginning in the actual teaching force we had, according to the figures of 1914, the Home Economics teachers in some two hundred and fifty colleges, one hundred and seventy-five normal schools and twenty-five hundred or more high schools.

**Public School Classes in Home Economics.**—The state of public opinion now justifies the establishment of classes in the public schools for the teaching of sewing and cooking, while in the more progressive schools other branches have been added which have a direct effect on housekeeping and home-making. The aim of these courses is nothing less than the teaching of the age-old household

arts in their new significance and meaning, informed with modern science and adapted to the new requirements now made on the individual and the family. The educative value of these practical courses so long and so strenuously debated seems now to be granted, if the character of the teaching and the subjects treated are rightly adapted to the age of the pupil.

The place of the family in society, personal and home hygiene, care of children, the keeping of accounts, the family budget, dress-making and millinery, laundry work, home management, the choice and the preparation of food, are among the subjects that have their place in such courses. Some of this work is required and some is optional; it would be more frequently chosen by students if a liberal system of credits for college admission were adopted, including all these subjects.

**Extension Courses for Adults.**—All of the state agricultural colleges and a few women's colleges, as well as many special institutions, offer Home Economics courses for older girls and women, and the short courses in agricultural colleges given in winter fill up a fortnight with attractive lectures and demonstrations. "Extension" courses are also given in localities remote from the college, while in the rural districts the county home demonstration agent, under the provisions of the Smith-Lever Act, reaches farm women in groups or in their own homes, thus giving assistance in housekeeping equipment and methods. This legislation recognizes the teaching value of courses carried on outside the schoolroom in clubs for women and girls, in demonstrations given in the home in such subjects as canning and poultry-keeping for profit and through neighborhood coöperative enterprises. Some of this instruction is of excellent quality, while in many instances it leaves much to be desired, largely for the reason that the training of competent teachers has not kept pace with the rapidly growing demand for such courses.

**Vocational Home Economics.**—Extension or "field" teaching of home economics does not follow schoolroom and class methods, but the plan for vocational education under the Smith-Hughes law returns to these methods and works in every state under the State Board of Education. In 1918 "the National Government assumed its responsibility in the matter of training women for the

vocation of home-making by the inclusion of home economics, along with agriculture and trade and industry, in the Federal Vocational Education Act. The forty-eight states likewise have assumed their both by their acceptance of the provisions of the Act and, on the part of a number of states, by the enactment of further legislation which provides additional state funds to establish schools and classes for home-making instruction." This vocational movement promises to alter the type of home economics teaching given to young women of high school age by emphasizing its practical aspects and it will also develop new evening schools and classes in home-making which can be attended by young women employed in industry, by home women, and others who desire to fit themselves professionally in the general art of household management or in institutional work.

The funds available under this Act have certain restrictions on their use, and the state claiming such help must contribute an amount of money equal to the sum it receives from the federal grant. In general, local interest and coöperation will be necessary to induce the state to make such grants, and it is for organized groups of citizens in clubs and other associations to unite in demanding that these courses be given in the community. Such groups should also follow the further development of the home economics division of the Federal Vocational Education law, and support the request now before Congress for additional funds.

**Vocational Subject Matter and Methods.**—Setting aside as more nearly settled by the experience of a generation the courses that shall be given to the schoolgirl under fourteen, what are the needs of the two far larger groups as stated by the Vocational Education Board:

1. The women employed in the occupation of home-making, either in their own home or for wage-earning in some one's else home.

2. The girls and women employed outside of homes in industrial or commercial occupations.

Their needs are various. To quote from Miss Anna E. Richardson, *Assistant Director for Home Economics Education, Federal Board for Vocational Education*:

"Homemaking, as has been said, is a composite occupation. The modern home is much less a production plant than it was, yet the home is and



will continue to be concerned with productive jobs; and the woman is, therefore, a worker in the several semi-skilled occupations which are practiced in the home. In addition, the homemaker's job is a management job. She is largely responsible for the buying of supplies, the planning of the work in the home, and the management of the family life. No two homes offer quite the same conditions and the management and work jobs vary with the income, size of family, location of home and the ability of the homemaker. For one homemaker the job is largely that of a worker in the various occupations that make up the life in the home; for another it is largely that of a manager of a business enterprise, for the majority it combines both elements. We have never made a thoroughgoing study of the successful homemaker and the elements of her success. Do we know the amount of time necessary to train a girl in the fundamental operations of the work of the home and at the same time give her sufficient related instruction to make of her an intelligent, independent worker?

"For the group employed in homemaking activities, the instruction offered should do three things: First, it must offer opportunity to learn simple processes as they are carried on in the home; second, it must supplement any skill which the home worker already possesses and increase her ability to do the work of the home; and third, it must develop an understanding and appreciation of what the job as a whole means, develop managerial ability and appreciation for the finer and more spiritual and æsthetic side of homemaking. The extent to which these three aims of instruction can be carried out will depend upon the ability, general education and training of the women.

"Neither must we rest content with merely *offering* courses; we must see to it that the women are reached, interested and attracted to come for instruction. We have so little machinery, no compulsory-attendance laws, no hope of advancement in wages for most of those who come—nothing to bring them, unless we have something to give which they want. With about twenty million women to reach through short courses, we can not feel that we have a really national vocational program until a large proportion of these are reached by short courses in homemaking."

**Demonstrations and Exhibits.**—These will play a large part in the education of women who are not students or even readers. During the war when food conservation was urgent, the ignorant or indifferent householder was not allowed to go her way, but was approached by all the methods which the food administrator could devise, and it was found that those who were not interested in study or reading would look at demonstrations and exhibits and listen to a persuasive talker who knew how to arouse interest. For instance, the value of canning demonstrations and of exhibits of food substitutes was at this time fully proved. But the methods that had then to be used because time was pressing may be greatly improved for permanent effect. Exhibits can be held together for a longer time and moved from place to place so as to fully utilize their

teaching value. And the best of these exhibits should find a permanent place in teaching centers or Home Economics institutes.

**The Permanent Home Bureau.**—It is idle to say that the mere existence of these helps, as classes, literature, exhibits and lectures, will suffice for the improvement of housekeeping and homemaking on a large scale; a very active propaganda is needed to catch the attention, to break up the isolation in which the housekeeper of the past has worked and to arouse in her a demand for such help. It would seem that a permanent Home Bureau might prove to be the connecting link between the home and the many interests and activities which exist to serve it. Such a bureau would naturally be in control of county and city agents working under the provisions of various federal acts. It should become a "clearing house." Here the housewife will come in contact with trained and experienced people who can answer her questions and tell her the result of work done in research laboratories on food and nutrition or on the efficiency of new household appliances; here she may learn the wearing quality and fastness of color of fabrics she must buy, such help as was given out during the war by the Clothing Information Bureau of Boston. Here she will find the best books and expert advice on such subjects as the care and training of children; here she will meet groups of women interested in the same subjects. This ideal has already been realized in part. The State of Utah has in Salt Lake City such a central bureau fully equipped to serve the people. It houses the Child Welfare Clinic and offers free to various organizations the use of assembly rooms; and its staff of trained Home Economics men and women are at hand to answer questions and to advise individuals and groups on a wide range of topics. Their building has been furnished rent free; office expenses with heat, light and demonstration material are paid from an annual budget of \$5000 furnished by the city. Its lecturing and teaching staff is made up of men and women from the Utah State Agricultural College and the University of Utah, and there is a close cooperation with the City Board of Health and the public school system. With such a Home Bureau might cooperate the many experimental enterprises which were developed in wartime and are still doing work along special lines, such as the Food Facts Bureau and the Dietetic Bureau of Boston. Among the subjects that would be covered in lectures

and in groups and individual conferences are home hygiene, civics, nutrition, clothing, household decoration, household management and budgeting; also such coöperative projects as the cooked-food center, coöperation with public schools, community kitchen, coöperative buying, and coöperation with the Red Cross, Boy Scout Masters, Allied and Associated Charities, and other organizations. It is reasonable to expect that such a bureau would prove to be a natural rallying point for all interested in the improvement of home life, gathering around it libraries and exhibits and other educational facilities, and that it would meet a need which is acutely felt by intelligent housekeepers and in time help those who as yet hardly realize the importance of the problems that confront them in every branch of efficient management of the home. Its most valuable feature would be the chance for contact between the housekeeper and the women of broad training and sympathies who should be found to head such an undertaking.

**Questions That Will be Asked at the Home Bureau.**—In order to furnish concrete illustrations of the work of such a bureau, we may ask what are some of the questions that will be asked of the women who preside over it? To take a number at random will show the scope of the subjects on which information is sought and already available for the home-maker:

First, and perhaps most pressing, are all those questions that have to do with nutrition, as "What must I expect to spend on the table for a family of four?" and "What special food should I buy for the younger children?" "Shall I make my bread or buy of the bakers?"

To answer such questions the leader will have already at hand available tables and charts and literature on nutrition to supplement her own knowledge and experience, and being in close touch with the Departments of Home Economics in Washington and in the State Agricultural Colleges, she can lay special cases before higher authorities by letter. She will be acquainted with all local agencies and will receive from them advice and help, and also be able to coöperate with them in their work for improving the home table.

Then next are the questions of wise household management: "Which is my cheapest fuel, coal or gas or kerosene?" "Is it safe to set away cooked food in aluminum vessels?" "Does it pay to sift cinders? The coal I buy has much slate in it, but I can get no satisfaction from the dealer. How can I know that I get the right weight? How many bushels go to the ton?" "What is the best refrigerator and what ought it to cost? If I can't afford it, what shall I do with the baby's milk?" "Would you advise an electric washing machine for a family of six? And of what type shall it be? Please compare it for my needs with the water-

power machine." "Can you show me how to make a fireless cooker, or should I buy one?" "I'm spending five or ten times as much on cleaning substances as my mother used to—can you show me how to make a saving in that item?" "Has the government made any analysis of these cleaning powders, soaps, etc.?"

"Does our city inspect the laundries? Are there any that do not use chemicals? In using the wet wash of the public laundries am I safe from some other family that may have an infectious disease?" "Our underclothes certainly wear out faster than they used to. How am I to find out whether the cloth is poorer or the laundry methods at fault? Is there any way of finding out how long a dozen collars ought to wear?"

These are but random illustrations of the questions that would be asked. It becomes evident that the present adviser of the housewife in the line of equipment is the advertiser or the dealer in such commodities, whose interest is solely in making a sale. Why should she not be helped, just as the farmer is helped in buying seed and machinery, by the advice of expert people who have the interest of the buyer, not the seller, at heart?

Another set of questions will have to do with money spending, or investing, or with the use of the housewife's time: "We are a family of two adults and two children and we are running in debt on our income of \$3000. Must I do my own housework, put the children in the public schools, or move into a smaller house? Can you tell me what we ought to do to become solvent and begin to save?"

"My husband brings me the pay envelope of \$40.00 a week. How much of this ought he to have for his own use? We have a family of four." "We want to go to housekeeping. What do you think of the installment houses? Unless we buy of them we'll have to wait six months for furniture." "Would it be better to borrow the money and pay cash for it?"

"What shall we do with our savings?"

"Shall I keep up the home garden now that the war is over, or do something else with my time?" "I'm called handy with my needle, but the street clothes I make don't look right. Where shall I learn, or do you advise me to buy ready made?" "My husband earns \$50.00 a week. He thinks we can afford an automobile. Can we?" "We're just married my husband earns \$30.00 a week. We don't see any way but to board, and yet we don't want to—can you help us figure it out how we can go to housekeeping?" "What is the best system of keeping accounts for a small family? I cannot give more than a quarter of an hour a week to it."

"I have some free time, now that all my children go to school. Can you tell me of any half-time jobs for money earning?"

"I have three hours time free in the day, can you tell me how I can use it to learn how to bring up my children better?"

"We are trying to decide whether or not to buy a home in the suburbs; it would take all of our savings. Is it a good thing to do? Who can advise us?"

**Noble Impulse and Second Wind.**—Here are questions that strike deep into the foundations of daily life; their solution might well make part of a "Bride's Baedeker" to guide those young women who now too often go through two stages in their housekeep-

ing, one where noble impulse and ignorance rule and the other where they get their "second wind" and reach out for all the helps which the community may offer them. As one said: "When I was married, if only someone had talked this all over with me and had shown what was possible and what was not possible with our money! It makes me shiver now when I realize how near we came to making shipwreck."

The list of interesting and important practical subjects with which such a Home Bureau promises to deal is very striking. Its work ought to improve housekeeping as a business and also home-making in any community in which it opens its hospitable doors.

Home economics so far offers a far more adequate program for instruction in housekeeping than in *home-making*; that is, all that has to do with the non-material life of the household, the relations between parents and children, all that affects the family spirit and happiness, its choice of amusements, the right training for the children, its relations to the community.

**The Home Training of Children.**—The question is often asked: Has science anything to offer to parents regarding the mental and moral training of children? General opinion on these subjects, even of the wisest, seems to change greatly from generation to generation; what we crave is the application of principles that have the solid backing of research done by the trained investigator in psychology and allied sciences. Such a demand has brought forth a few series of lectures and timely books,<sup>1</sup> but it must be admitted that the amount of available data of an accurate character is as yet small, and the number of people who can apply it wisely is smaller yet. The immense importance of the subject, especially for the young mother, warrants a plea for the organization of such knowledge as exists and that it be made accessible through some means yet to be devised. Why should not the Home Bureau make connection with people who could give help in matters of such great importance?

The mother of two active, temperamental children said of them: "They simply terrify me. They need so much and I don't know how to give it to them." Was she a neglectful and careless mother? Quite the contrary; she was thoughtful and very honest. She knew

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<sup>1</sup>Suggestions of Modern Science Concerning Education, 1917. H. S. Jennings and others.

that she needed advice and she saw no way of obtaining it. If she had had access to a psychologist educator of wide experience, she would have said: "My older boy is the greatest puzzle to me. He is rebellious, idle and untruthful. If I could only know which of his faults must be rooted out and which he will outgrow! I think my children must be different from all other children." Is it too much to believe that there might be advisers wise enough to reply: "By no means; I have known any number who display such characteristics at the same age; here is my card catalogue that will show you how such children have been successfully treated." Such work once organized would partake of the system and accurate knowledge found in hospital methods for the treatment of disease, where generations of doctors have left on record the description of cases, treatment and results as an aid in diagnosis of new cases. There will always be great individual differences, but it is much, very much, to know what tendencies have been found in some degree common to certain ages and certain types of children and some of the ways which have been used in their treatment.

Probably no greater help and relief could be offered parents than to be shown what they can do for the best development of their children, especially in those wonderful pre-school years when the child is wholly in home care. In addition to being taught to care for the child physically, parents should be helped through some agency to know something of the psychology of childhood, to get insight into its swiftly changing phases, and thus find an absorbing and beautiful study in place of what is now so often a puzzle or a bore.

In our coming Home Bureau even a shelf of books devoted to the subject would be a beginning. It would contain popular books like Professor McKeever's *Training the Boy* and *Training the Girl* that assist by their good sense and their observation of family life, while studious parents will find there copies of the few intensive studies that have been made of individual children.

## QUESTIONS

### RECREATION

1. A woman in a Maine village trained the young people in chorus singing and taught piano and voice culture for a generation and thus gave the town musical expression. Who are the people in your com-

- munity who are rendering like service, or is it furnished to any extent by schools?
2. A father on an Oklahoma farm taught every child to play a musical instrument. Might not the inhabitants of several small villages unite in paying a teacher?
  3. Do you know of any active singing club? Have the church choirs or any fraternal organizations in your community ever put on a musical production?
  4. Do the municipalities of your state have the right to own park lands outside the city limits? Los Angeles has a recreation park with cottages and other facilities for campers.
  5. Are there public museums of art and natural history in your town? What are the important collections in cities of your state? Is there any provision for travelling exhibits of such collections? If not, would it be impossible to work up a system by which day-long visits of children and adults could be made to such collections, including special railroad fares and guides? Could a collection be started in connection with your public library, beginning with whatever illustrates early local history?
  6. Are moving pictures, even when censored, to be substituted for forms of recreation which have constructive and social character? Are they healthful? (Eyestrain.) Do they emphasize right impulses and instincts? Do they stimulate the mind, or do they bring about apathy and a desire for more entertainment that calls for no personal effort? What are the dangers of all commercialized recreation?
  7. A small village that had been using a hay barn in summer for dances and plays, raised money to add to what could be voted from the taxes to build a town hall adapted to many uses. A small fee was charged for its use until the money was repaid. Why is not such a plan more generally followed?

## EDUCATION

1. Are you in touch with associations and journals devoted to special phases of homemaking. They should be to the housewife and mother what the medical society is to the doctor, the Chamber of Commerce to the business man.  
Are you on the mailing list of the Office of Home Economics, U. S. Department of Agriculture, Washington, D. C., and your State College of Agriculture, that you may receive free bulletins on subjects of interest to the housekeeper? Is your community benefiting from free courses given under the Smith-Lever Act?  
For information as to courses given under the Smith-Hughes Act, address your State Superintendent of Public Schools at the State Capital.
2. Is the present interest in industrial training tending to obscure the importance of broadening the intellectual basis of life by attention to non-vocational studies?
3. Suggest subjects for study for a young man of eighteen who will be a plumber so that he may also play his part as an American citizen.
4. If no library is available in your community, how could a group of families organize a book club or a magazine club for exchanging reading material? Suggest practical rules for operating such a club.

- How will you ascertain whether you can obtain the loan of a travelling library in a farming community or small town?
5. How far should parents concern themselves with courses of study in the schools which their children attend? Is there a parents' teachers' association in your community? If not, could you organize one? (Get information from U. S. Bureau of Education, Washington, D. C.).
  6. Plato said more than 2000 years ago that the first act of a wise government would be to send out into the country all the inhabitants of the city who were more than ten years old and then take possession of their children who were as yet unaffected by the habits of their parents. Would it not be already too late, and do you know of any government wise enough to undertake their education?
  7. A prominent psychiatrist says that we might well have "marriage counsellors" as a kind of professional service. Do you think there is a need for such service? Describe the qualifications of the person who could fill such a post. Might it be connected with some institution? For instance, it is well known that families on the brink of disaster are sometimes saved by the friendly advice of the court or some social agency.
  8. The Home Economics agent in an eastern city sent a letter and literature to every young woman who was given a license to marry. The service in a large number of cases was accepted and was probably useful. Might not a course in, for instance, family finance, be offered to men in the new public vocational courses or by classes of the local Y. M. C. A.?
  9. Should the compulsory school-attendance age be advanced to eighteen years? How do the young people feel about it? What is the view of employers?



## CHAPTER XIII

### THE FAMILY BUDGET

WE have considered the various sources of the income as derived from the earnings of the different members of the family, the savings of the preceding generation and the contributions from the community, and we shall now in several chapters consider the handling of the money income. This is the problem of the family budget. Technically, the budget, whether of a nation or of a family, is concerned with dividing up the estimated income *before the money is spent*. As applied to household finances, it is distinctly new; it is yet to be accepted in any but very progressive families.

But this should occasion no surprise perhaps, since our national government with full control of its income in the form of taxes, and with all the necessary machinery for calculation and record, is still floundering in the expense-account stage. "The present plan," we are told, "by which appropriations are made and the people then taxed to meet them, would not be tolerated in private business for a single year." When the government of city, state, or the United States comes to be run on the budget plan the entire cost for the next fiscal year will be known in advance and the people will have ample time to approve or disapprove the various items and to ask for additional information. Then, waste in all departments ought to be disclosed to view and there should be a chance to discuss the relative importance of proposed expenditures.

**Misuse of the Term.**—The word budget, as applied to household finance, is often wrongly used. It should have the same meaning that it bears in public finance, a forecast or estimate of expenditures for the year to come, while the items for which the money was spent in the year past would appear as expense account or a summary of it; but perhaps because domestic finance is in such an undeveloped state, the compact word budget, suggestive of large and exact methods, seems to have been seized on and put to a double use and so the expense account of the past as also the calculated plan for the year to come is sometimes called the budget.

The principles that are to guide in the division of the income of any given family may be worked out by a study of its previous expenditures aided by a comparison with similar records of other families, all made to bear on the attainment of aims and plans for the future. Past financial history is represented by the summary of the expense account; the plan for future spending is shown by the budget.

**Expense Account vs. the Budget.**—The account book in some stage of development is known to most households. It is felt that “you must put things down.” But account keeping cannot be said to be popular. Many would applaud the saying of Cardinal Manning: “Keeping accounts is writing epitaphs on dead money,” and this distaste is found even in families that have learned to set down every item and to balance every page.

The explanation is found in the fact that few have discovered that the real value of the individual or family expense account lies in its summaries, which furnish the basis of comparison with the preceding years and those which are to come. Viewed in this light the work takes on new meaning, the budget is in sight. The budget is interesting because it is forward looking; all the plans and purposes of the family are seen to depend on it while the trouble with the old-fashioned expense account was that it led nowhere; it did not connect up with future desires and their attainment. The most painstaking keepers of the itemized account are sometimes found to be least able to make these connections, they have lost their way in the forest of figures.

**Early Studies of the Budget.**—Before taking up the spending of the individual family income of to-day, it will be interesting to note what previous study has been put on the subject up to this time. The study of family incomes and their expenditure was practically begun in the last century by a French engineer and economist, Frederic Le Play. For twenty-five years he had spent his vacations travelling in different countries of Europe and everywhere he studied the condition of the workingman. His method was to live a week or more with a typical family, and as he had rare social gifts, great tact and spoke five languages, he always learned what he set

out to learn. This man, so capable as an engineer that he was selected by Napoleon III to organize the Exposition of 1855, did a unique service to the science of economics by publishing in the same year his thirty-six budgets of workmen's families or Family Monographs. He drew no statistical conclusions, but his material became the basis of later work of the kind done by others. Ernst Engel a few years later compared the Monographs with other available budgets, added similar data of his own gathered in Saxony, and announced what the student of economics knows as *Engel's Laws of Consumption*.

✓ **Engel's Laws.**—1. As the income of a family increases, a smaller percentage is expended for food.

2. As the income of a family increases the percentage of expenditure for clothing remains about the same.

3. The percentages for rent, fuel and light remain the same whatever the income.

4. As the income increases in amount a constantly increasing percentage is expended for education, health, recreation, amusements, etc.

Thus, to illustrate the first law, it would be found that at present out of a \$1500 income perhaps 50 per cent., or some \$700, would be spent for food for the family of normal size; while of a \$2500 income, the amount spent might remain about the same, but the proportion of the income required would fall to possibly 28 per cent.

According to the second and third laws the family will use a larger sum for clothing, housing and all that goes to the upkeep of the house in order to meet the higher standard of living which an increased income will allow, but the same relation of these outgoes to the entire income is apt to be kept.

As concerns the fourth law, the money spent for other than physical necessities, or the items that are classed in the modern budget under the word advancement, will be very small in amount and in percentage in the lower range of incomes, but as the family becomes better off, the percentage left over for education, recreation, cultural expenditures and luxury of all kinds will increase, it may even reach one-half of the income.

Engel's Laws are not concerned with any recommended or advised division of family incomes, only with observed customs of

his time, and these relationships between the items in budgets of all sizes seem to hold good to a surprising extent up to the present, based as they are on well-known habits of people. They are falsified only when the owner of the income elects to spend or economize in an unusual way, as, for instance, by one who continued to live by preference in the same house or in the same style after his income had doubled. These proportions are also upset when prices become deranged, as was seen in the price of food, and later, clothing and rent, in wartime.

**The Bondy Budget.**—An interesting budget that reflected the customs prevailing in middle-class families in central Europe at the time was brought out in 1890 by Otilie Bondy, of Vienna. In this case the division of the income was into six parts and was designed to answer the question: "How to maintain the equilibrium in domestic expenses, without which neither dignity nor peace of mind can be preserved." The income was divided into six parts:

1. Rent .....	16 $\frac{2}{3}$ % or $\frac{1}{6}$
2. Operating Expenses, <i>i.e.</i> , fuel, light, service, dress, laundry.	16 $\frac{2}{3}$ % or $\frac{1}{6}$
3. Life insurance, sickness and accident .....	16 $\frac{2}{3}$ % or $\frac{1}{6}$
(That which is saved by keeping well is used for recreation the following year.)	
4. The children's heritage, not to be disturbed except in case of dire necessity .....	16 $\frac{2}{3}$ % or $\frac{1}{6}$
5 & 6. Food and other daily expenses .....	33 $\frac{1}{3}$ % or $\frac{1}{3}$

Unfortunately, exact figures were not given as to the outlay for food and the items coming under running expenses, but this budget is suggestive as differing in several points from the American estimates, as in granting a somewhat smaller proportion for rent and in reducing dress to a subordinate place, while insurance and health is granted a main division of the income. Still more important is the prominence given to the children's heritage and to the safeguards placed around the use of this comparatively large proportion. According to foreign custom, this fund may be borrowed from for the youth's education, or to start him in business, or to meet some great family emergency; but it is held sacred as a trust fund and it must be again built up through savings and handed on intact so that the generation following may have the same advantage by its use as a safe backing to the family life. These apportionments suggest the tremendous economic pressure

felt by the middle classes in older countries and the consequent incentive to caution and economy and the long look ahead.

**Mrs. Richards' Suggested Division of the Income.**—The following figures were brought out some twenty years ago by Ellen H. Richards as the suggested "ideal budget" in the United States for the division of a \$2000 to \$4000 income to cover the needs of the normal family:

1. Rent .....	20% or $\frac{1}{5}$
2. Food .....	25% or $\frac{1}{4}$
3. Running expenses .....	15% or $\frac{1}{4}$
(This in case the wife does most of the housework. Other-wise running expenses, chiefly service, will equal rent.)	
4. Clothing .....	15% or $\frac{1}{4}$
5. Recreation, health, church and charity, savings and insurance.	25% or $\frac{1}{4}$

This estimate, suggestive only, has remained for a long time our most useful generalization on the American family budget.

**The Minimum Budget for Health and Decency.**—The United States Bureau of Labor Statistics reported in December, 1919, \$2262.47 as the result of their estimate of the budget that shall be sufficient to maintain "a standard of health and decency" among government employees for a family consisting of husband, wife and three children below the age of fourteen years in the City of Washington, D. C. Its divisions are as follows:<sup>1</sup>

I. Food .....	\$773.93
II. Clothing:	
Husband .....	\$121.16
Wife .....	166.46
Boy (11 years) .....	96.60
Girl (5 years) .....	82.50
Boy (2 years) .....	47.00
	<hr/>
	513.72
III. Housing, fuel, and light .....	428.00
IV. Miscellaneous .....	546.82
	<hr/>
Total budget at market prices .....	2,262.47

*Possible saving upon market cost by a family of extreme thrift, of high intelligence, great industry in shopping, good fortune in*

<sup>1</sup>A valuable detailed account of the items under each head is found in a government publication, entitled "Tentative Quantity and Cost Budget—Necessary to maintain a family of five in Washington, D. C., at a level of health and decency." U. S. Bureau of Labor Statistics, Washington.

purchasing at lowest prices, and in which the wife is able to do a maximum amount of home work:

I. Food (7½ per cent.) .....	\$58.04
II. Clothing (10 per cent.) .....	51.37
III. Housing .....	30.00
IV. Miscellaneous .....	107.50
	<hr/>
Total economies .....	246.91
	<hr/>
Total budget minus economies .....	2,015.56

**The U. S. Thrift Budgets.**—A budget estimate of much interest has been sent out by the Savings Division of the United States Treasury Department, p. 157, working in conjunction with the Department of Agriculture.<sup>2</sup> It undertakes to advise upon such a plan for spending the family money as will permit of substantial savings to be invested in government bonds or other securities and since it was a part of a widespread thrift propaganda for the country, it involved a careful study of the minimum expenditure of the normal family for the necessities of life. Several estimates are here quoted:

For the \$2400 budget, the percentages by the month and year stand as follows:

*THE \$2400 INCOME FOR FIVE*

	Percentage.	Month.	Year
Savings .....	10½	\$21	\$252
Rent .....	13½	27	324
Food .....	32	64	768
Clothing .....	15	30	360
Housekeeping .....	10	20	240
Advancement	19	38	456
{ Church and charity .....			
{ Health, recreation and			
{ education .....			
Personal and miscellaneous			
	<hr/>	<hr/>	<hr/>
	100	\$200	\$2400

This suggested arrangement of the family budget is the result of careful work on the part of Home Economics experts and it comes with greater authority than anything of its kind that has been done in recent years. It offers, therefore, a good basis for the discussion

<sup>2</sup>How Other People Get Ahead. Government Printing Office, Washington, D. C.

## THE FAMILY BUDGET

## OTHER SUGGESTED THRIFT BUDGETS ARE AS FOLLOWS:

	\$1,800 a Year— \$150 a Month					\$2,400 a Year— \$200 a Month					\$3,000 a Year— \$250 a Month					\$5,000 a Year— \$416.66 a Month				
	Number in the Family					Number in the Family					Number in the Family					Number in the Family				
	Two	Three	Four	Five	Two	Three	Four	Five	Two	Three	Four	Five	Two	Three	Four	Five				
Savings.....	\$27	\$21	\$15	\$10	\$48	\$40	\$31	\$21	\$65	\$53	\$40	\$30	\$125.66	\$105.66	\$90.66	\$76.66				
Taxes (Federal income).....	20	20	22	22	2	1	27	27	5	4	3	2	15.00	14.00	13.00	12.00				
Rent.....	37	44	51	58	40	48	56	64	30	30	35	35	50.00	50.00	60.00	60.00				
Food.....	20	20	21	22	22	23	28	30	40	48	56	64	45.00	55.00	65.00	75.00				
Clothing.....	11	12	12	12	18	20	20	30	30	33	36	39	45.00	50.00	55.00	60.00				
Housekeeping expenses.....	10	9	8	7	15	12	11	11	19	17	16	16	36.00	33.00	27.00	25.00				
Church, charities.....																				
Health, recreation, edu- cation.....	12	12	10	10	14	14	13	13	18	18	16	16	25.00	25.00	22.00	22.00				
Personal, miscellaneous.....	13	12	11	9	16	15	14	14	18	17	16	16	25.00	24.00	21.00	21.00				
Total for month.....	150	150	150	150	200	200	200	200	250	250	250	250	416.66	416.66	416.66	416.66				

of the subject of this chapter. For actual use the proportion assigned to each division must be adjusted to individual needs. It must be repeated that this and all other estimates of the kind are suggestive only. There is no "model" budget in the sense of one that can be applied without change to any income whatever.

**How to Begin a Budget.**—Suppose a given family to be a unit regarding the disposal of the income, or if not fully agreed, to have developed a generous give-and-take that furnishes a working basis, how would they start out to assign to each department of their expenditure what it should have?

If they have the expense account for the preceding year it will help greatly as giving the actual family practice, whatever may have been the reasons for it; moreover, the results of spending as they did will still be fresh in mind. The results, we will say, have not been wholly satisfactory; perhaps no money has been saved—they may even have run in debt. They must have been spending more in some line than they had a right to; the question is where?

**Plans and Purposes.**—The first thing for this family to consider is, what do they want to accomplish, say in the next five years and how much money can be set aside to carry out those plans? What present outgoes must be cut down? Such decisions are especially important for the young married couple who will certainly be able to make enough of a plan to prevent the disagreeable experience of two young people who started out gaily on a \$2500 salary, and in the last month of the year were nearly reduced to a bread-and-water diet to keep from going into debt. But they did not go into debt and the keeping of that resolve was the founding of their later success.

It would be a great deal if this typical young couple could be persuaded that there really is a science of seamanship in these new waters, not perfect, but charting the worst rocks and the most dangerous currents! For they sometimes seem to start out on their voyage without rudder or compass, and as for chart they have only the yarns of old sailors now safe in port. And many of these ancient mariners have drifted in rather than steered their course and some have lost their cargo and barely saved their lives!

Any really definite plan for the future will furnish the beginnings of a good division, for it will be based on a thoughtful comparison of needs. Thus, the couple who have begun to live on a



budget have a better rule than doing what other people think they should. Perhaps an expensive wedding trip is not taken, they may choose a more unpretentious way of living than has been expected of them, but they have bravely "struck their gait," for they know exactly what they want to do with the money saved. Moreover, their example makes it easier for everyone they know to live the honest life.

**A Budget That Does Not Know it is a Budget.**—One family started out with just three aims for the next twenty-five years:

- 1st. To make the utmost out of the man in his profession.
- 2nd. To be able to give the children a good education.
- 3rd. To have enough to live on in old age.

After twenty-five years they look back on all three accomplished and done on a moderate income. And yet this family denies that it kept a budget, or even an expense account in detail. What they felt to be necessary was a knowledge of the large outgoes, so that they might be scanned and compared with what will be called for in the following year or years. If they did not keep a budget it was in the same sense that the experienced cook does not need a written recipe for making bread, because she has long had it by heart and is frequently practicing it.

**The Foundation of Success.**—This, then, is the foundation of budget-making; to know what you want to do with your life—it is the wand which marshalls the figures in order! Of all those groups of figures which we are now calling family budgets, the most valuable in their suggestion for others are those which have been evolved by families having a clear purpose in life, a purpose which they carried out with courage and the single eye. Their success makes easier the adoption of the budget by the next generation of housekeepers who have had the better school training in family finance. By this plan careful attention is given to the different claims on the purse, and decisions are reached which the members of a family agree to consider binding unless unusual circumstances arise to make a readjustment necessary. Such decisions bring to any family a feeling of dignity and command over their future which, once experienced, makes any other method seem childish and makeshift and likely to bring disaster. The "beasts that perish" show a better directing intelligence than does the man who drifts. Decisions made in advance, tentative and

general though they may be, help enormously to steady us when we are tempted to courses of action involving outlays not in the original estimate for good judgment tells us that we are apt to have been right when we coolly compared in advance the claims of our different needs and desires. On these decisions we may rely as we do on social conventions and rules of conduct which become second habit and relieve us from the necessity of making an independent decision each time, but which on the other hand, are not ironclad and can be amended for good and sufficient reasons.

**An Illustration.**—"How much will you give me for the Old Ladies' Home?" says a friend with that taken-for-granted expression which means, "Of course you will help with my pet charity." The woman who is living on the budget plan does not put on that cold, self-defensive look which informs the wretched visitor that her request will be granted only under social pressure. She says cordially, "I'd love to help; nothing appeals to me more than those old ladies, but it all depends upon how much is left in envelope No. 6; you see, I live on the budget plan." The label on envelope No. 6 reads, "Church and charity \$100," and a slip inside shows what has been expended. Church subscription, \$20; church supper, \$1; charity organization, \$5. Since the account shows a good surplus, \$3 is given to the Old Ladies' Home and the sum is written on the slip.

**Use of Money Comparatively New.**—Perhaps one reason why it is difficult to grasp the importance of money spending as an educator is that the majority of our people are still so near the time when, as dwellers on farms, people had hardly any money. A great-aunt remembers the sixty-three cents which was the first money she ever owned, and she was eighteen years old! Barter in what might be called its secondary phase was the method of exchange, farmers "helped each other out" at harvest and other times, the women at quiltings. If the family went to town it was in the farm wagon, and they bought at stores which would take farm produce, those which would not take butter and eggs having no chance with the women buyers. Rent, fuel, food were not represented in the mind by money, they came from the farm, and the farmer even of to-day is unable to separate these items from what he sells.

**The Budget Marks an Advance in the Art of Living.**—There are those who still say that they have no interest in a plan

of spending which divides the income before any of it is given out, who do not believe in the educational value of the allowance for children and are averse to giving the time and thought that older people must render in order that it may become a valuable department of home education; to such must be recommended an actual trial and a faithful one of the new plan, for in most cases such a trial would convince them that it marks a distinct advance in satisfactory living.

The following is a concise statement of the results that may be expected to follow the Thrift and Household Budget campaign of the Treasury Department:

"There are three reasons why it is fortunate that banks and banking associations are helping to promote the study of the family budget, and that the U. S. Treasury Department has taken up this work. First, it will bring more directly to the attention of heads of families who mistakenly believe the way to make a woman economize is to *give* instead of share, that no one can save without the right kind of knowledge and purpose, or something to save from. Again and again women desire to run their homes by approved business methods, but cannot because they lack the right kind of coöperation from the one upon whom support depends. A budget *compels coöperation* in the family.

"Second, it promotes the study of economics and supplements the work of home economics departments by giving practical assistance to those who might otherwise fail to find the right kind of help in economic adjustments. Third, it may in the course of time compel state and national legislatures to adjust their finances by intelligent economic methods. When enough citizens recognize the results of applied budget principles, the demand for a proper system of Government expenditures based on actual known income will be too insistent to be refused."<sup>3</sup>

**Restatement.**—*1st.* It will be found important to make a somewhat definite separation between necessities as required by health and efficiency on one side, and on the other, things important but exchangeable to a degree with each other.

*2d.* A definite written budget or plan of spending the income should be made in advance for the week, month or year, possibly in outline for several years, this plan to embody the aims and purposes of the family; it will not be perfect, but it will furnish a good working outline. The plan of spending will naturally be based on the account book of a previous year or term of years, and a study of the budgets of other families, as found in home economics literature, will be helpful.

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<sup>3</sup> General Federation Magazine, April, 1919.

*3rd.* The making of this family budget will be a matter of family conference to which the children will be admitted, nor will the plan once adopted be changed without bringing it before this conference.

*4th.* Partial budgets, as a housekeeping or a clothing budget, are also of value, and sometimes offer the necessary training for the keeping of the whole budget. To live on them with satisfaction requires careful saving for the larger items and forbids the dribbling away of money on unconsidered trifles.

*5th.* One of the most important budgets is that of the child's allowance which should be used as a means of education in comparative values.

*6th.* The budget plan once adopted should have a year's fair trial, and the proportions agreed on in advance should be adhered to if possible, even at considerable inconvenience. The next year changes may be made as suggested by experience.

#### QUESTIONS

1. Which is the strongest influence in deciding how you will divide up your money, present habits and standards or a thrifty outlook on future needs?
2. Is it easier to change standards of spending to meet a lowered income or to earn more money to keep up the old standards?
3. Has a lack of unity as to the money spending in a family any direct relation to the increasing number of divorces?
4. If a family has \$2500 and then gets \$3000, will it be likely to spend as much or more money on the table? Will the amount be the same percentage or a smaller percentage of the total income? What is Engel's rule?
5. What goals ahead seem to you worth saving money for? How much of your income would it take every month to reach one, at least, of these goals.
6. What would be the benefits to the nation if it became common to budget personal income as to proposed savings and expenditures?
7. Outline reasonable plans for children's participation in family budgeting and finance—for example, at what age can they help plan for recreation expenses, for their own clothing, for buying a new home for the family?
8. If budgeting is planning in advance for expenditures and then carrying out one's plan is it true that good housekeepers have always budgeted? What is new, then, in the present budget movement?
9. "Every budget is an individual problem"—why then consult average budgets, percentage divisions and the like?
10. Ask business men, bankers, lawyers, doctors and others how far they use what might be called a budget system (though they may not use the word) in their business.

## CHAPTER XIV

### THE MINIMUM EXPENDITURE FOR THE NECESSITIES OF LIFE

IN the division of the income we must first set aside the requirement for food, clothing, shelter and operating for the household; not until we have provided for these essential physical needs, which we call living expenses, can we know what is left for the fifth great division, which has been called advancement, made up of items which may be compared with each other as to their desirability and which therefore come within the region of choice.

**Definition of the Minimum.**—By the “minimum family income” is not meant the sum which is barely enough to sustain life, but the smallest sum on which health, working power and self-respect may be maintained. There are widely different decisions as to what is necessary to this end, but an attempt to set such a limit will at least suggest the line to be drawn between the foundational needs of life, on the one hand, for any family, and on the other, what must be classed under comfort and luxury, a department of expenditure which admits of a comparison of values.

**Scientific and Social Studies.**—The determination of this necessary minimum is in some respects no longer guesswork; scientific and social enquiries give a basis for the estimate. As to food, the estimate has reached something like certainty, since the science of nutrition is able to state the amount of the essential elements needed for growth and working power for man, woman and child; the minimum would be found in furnishing those elements in cheap rather than in dear foodstuffs.

As to housing and clothing we have no standards so conclusive, but social studies in a large number of cases have shown the percentage of the income devoted to these needs beyond which it is not safe to go in justice to other demands on the purse; for instance, to meet the requirements of hygiene and decency it has been stated that at least five rooms will be needed for the family which contains

both boys and girls; that clothing should provide for the demands of health in different seasons and it must also provide occupational dress and what will meet simple social requirements. Likewise, the items included under operating expenses may be reduced to a minimum list that covers necessities.

Much more difficult is it to state the minimum outgo which is to maintain self-respect; it will differ widely in different families and in times of restlessness and social upheaval is not to be stated at all. It is found in the "fair" rather than the minimum allowance of the economist, which provides for "a degree of comfort and mental satisfaction in addition to physical efficiency."

Ryan says: <sup>1</sup> "In order to live becomingly men must possess not only those goods which are objectively necessary, but in some measure those that they think are . . . Not to be able to satisfy the more important of the conventional needs always involves a grave injury to self-respect."

Luxury has been defined as "that which is not necessary for health, strength and efficiency," but "the universal consensus of opinion" must be regarded, as that it is decent to wear shoes, even in hot weather. Still the line between luxuries and deficiencies will be an obscure and wavering one."<sup>2</sup>

The Committee on Industrial and Social Problems of the Lambeth Conference of Bishops of the Episcopal Church, July 1920, calls for what is necessary to live "a decent and complete, a cleanly and noble life."

To what extent the families that make up a community can live up to these requirements is beside the question. Standards of efficiency and comfort should be outlined at stated intervals to meet changing prices and needs.

**Food Requirements.**—That food, sufficient in quantity and of the right variety, is the first great requirement of the human being is as evident as is the need of fuel and repairs for the steam engine. Until the family has enough to eat of the proper kind it will be idle to talk of the use of money in other ways. Here is a factor on which depends the sense of well-being for the whole family, the development of the young and the working power of the adult.

<sup>1</sup>John A. Ryan, "The Living Wage."

<sup>2</sup>T. N. Carver, "War Thrift."

members, whether that work be of mind or of muscle. No department of expenditure is more dependent on knowledge, nowhere will false economy be so ruinous.

Food requirements are chiefly affected by the size and age of the individual and by the degree of activity involved in the labor performed, while the relish with which the food is taken depends somewhat on habit, especially on long-standing racial habits. Economy consists in providing the needed food elements in cheap rather than in dear materials, and in making the prepared dish acceptable through the arts of cookery.

The United States Thrift Budget quoted in the previous chapter allows for the \$2400 family of five persons of different ages, whose food requirement is equal to three and a half adults, \$768 a year, or \$15 a week. Many other estimates result in similar figures for food prices now current.

**The Amount of Money Required.**—A helpful suggestion<sup>3</sup> has been made as to the division of this money so as to obtain proper balance from a nutritional point of view; that is, an approximately equal amount of money should be spent on the five food groups now known to be necessary for a satisfactory daily diet. For instance, in using \$10, \$2, or a little more, should go for grain products, \$2 for milk, \$2 for meat, eggs and cheese, \$2 for fruit and vegetables and \$2, or a little less, for sugar, fat and condiments.

For children milk is the first necessity, a pint, or better, a quart per child, is the standard amount, some milk daily for adults being also desirable. If the requisite variety is furnished and the food well prepared, the normal appetite of the family, especially in the case of children, furnishes a good guide as to amount.

**How to Obtain Knowledge of Food.**—The housewife must first be convinced that she needs advice about feeding her family. Then the requisite knowledge of food, how to purchase and to prepare it is to be gained in many ways. Instruction for young girls as afforded by the public day schools, and by evening classes for older girls and adult women, should be utilized to the fullest extent and more help of the kind called for in no uncertain tones by women who have come to realize their need of more knowledge

<sup>3</sup> Adequacy and Economy of some City Diets, 1917. Sherman & Gillett, New York Association for Improving Condition of the Poor.

on these matters. Helpful literature, simply expressed and up to date in its statements, is furnished free by the U. S. Department of Agriculture; any woman may obtain it by asking for Farmers Bulletins on food and nutrition; a full list of titles will be sent her by the Superintendent of Documents, Washington, from which to choose. Here again the woman in need of instruction should ask for more literature on a greater variety of topics. Then when a plan for better feeding of the family has been evolved, she must try it with much persistence, she must learn the art of cookery, adjust to the tastes of the family and watch results. No economies are so difficult to put through as those which involve a change in food habits; if they are at present unhygienic and extravagant, skill, patience and time will be needed by the purveyor to effect improvement. The home economics teacher, the school physician and the school nurse are among the most helpful agencies for advising the housewife how to provide proper food for the family and how to judge the results by means of weighing and other tests of their health.

**Housing Requirements.**—The house must provide facilities for household processes and for the personal and social life of the members of the family. The dwelling chosen is of great importance because many other outgoes are affected by it for all operating expenses, as heat, light, cleaning and other forms of labor, bear a distinct relation to the size of the house and its interior arrangement and finish. For instance, in planning the improved houses for workingmen, the War Industries Board suggested that a family could not afford more rooms than their actual needs required, even though the larger house cost no more than the smaller, because furnishing, light, heat and care had to be taken into account. Again, such items as good floors, convenient arrangement of rooms, good heating and cooking stoves diminish labor; well-fitting or double windows cut down the coal bill, while a poorly built house is in many ways expensive to run.

The location of the house, its distance from business, school, markets and centers of social life, determines the expense for transportation. If, for instance, three members of the family have to use the street car daily, from \$100 to \$150 must be considered as added to the rent as compared with the house which is within



walking distance of these centers. The time used in going to and fro and the fatigue of travel must also be reckoned for those who live in suburbs and balanced against the larger living quarters and healthful surroundings.

Socially the house sets the pace, as it were, announcing what the family expects to live up to. It is an external, like dress, not to be hidden from the public, something by which our means, our taste and requirements may be judged. That is, this would be true if the houses that suit individual requirements were as readily obtained as is a suit of clothes of any desired grade.

**Present Cost of Housing.**—But this is not the case. The matter of housing for the family of moderate income has long since reached the dignity of a "problem" in this country, a problem which is especially acute in our cities, and since the war too large a proportion of the income is needed to pay for the type of dwelling which will meet modern requirements for health and social efficiency, and too few of such houses are available at any price. We are thus confronted with an entirely different situation from that found in dress and food, for in these lines what can be afforded can generally be obtained.

The National Housing Association reports that all outlay for rent that reaches one-quarter of the income is too large. One-fifth or less spent for rent should be the limit until the income passes \$3000, and even then it is wise to hold to the smaller proportion. According to Mr. Lawrence Veiller, in some of the model housing enterprises of foreign countries the management refuses to rent to workingmen apartments whose rental would exceed this ratio of one-fifth. Although the abnormal conditions that prevail in housing at present make it impossible to conform to this rule, it is true that in justice to other requirements on the income, one-fifth should be the limit of what is paid for rent. If the house is owned it is not considered wise to invest in it more than twice the amount of the annual income.

The Thrift Budget of the United States Treasury Department allows for rent \$300 to \$400 a year, or about 17 per cent., out of an \$1800 to \$2400 income but the difficulty of meeting decent housing requirements for this sum emphasizes the fact that the old commercial relations between landlord and tenant have been out-

grown. To quote from a Government report, "Private initiative has proved inadequate to deal with the problem, and systematic government regulation, encouragement and financial aid must be given."

It would seem that housing may in the future be rated with health, education and insurance as a question for government control and help, based on the results of investigation by trained people. Its relation to city planning and systems of transportations, to the erection of industrial plants, to land valuation, the tax system and other large national and municipal questions is readily seen.

**Helps Toward Better Housing.**—Of great importance are the standards adopted by the United States Shipping Board for the erection of houses during the war, standards that met the approval of the most prominent architects and are destined to have a great effect on all house building.

The rebuilding of houses, especially in the country and small towns, is receiving attention in current journals, and advice may be obtained through their system of correspondence, while the free use of plans for building and for rebuilding with reliable specifications are offered in some states by a department of the agricultural college or by other state institutions.

Coöperation in house owning by a copartnership method long in use in the "garden cities" of England and on the continent, has been adopted in certain building schemes in this country, and it promises help to the man of small means, both by reducing the cost of building and by helping him to sell his house, if he wishes to move.

Much is to be expected from the work of Housing Associations, national, state, and city, and from conferences on city planning which are discussing desirable standards of housing and spreading such knowledge among the people. One State Homestead Commission, that of Massachusetts, has made an interesting experiment to show what can be done by state purchase of tracts of land near large cities and the erection of dwelling houses on a large scale.

It would seem that for the present the individual must take what he can get in the way of housing, holding his expenditure for rent as nearly as possible to one-fifth of his income in justice

to the other demands on it, but paying more if it is found necessary in order to obtain decent living conditions for his family.

**Minimum for Clothing.**—Clothing to meet the demands of comfort and of the social and occupational standards of one's group comes next in importance after food and housing. The minimum for clothing is very difficult to state. To quote the United States Bureau of Labor Statistics: "Scientific dietary studies have laid down generally accepted standards of the kinds of food and the expenditure necessary to feed a family or an individual so as to maintain health and a reasonable degree of comfort. No corresponding standards in regard to clothing have ever been made. The task of working out standards of the kinds, the qualities, and the cost of clothing indispensable for an average working-man's family or for individual workers in different occupations is well-nigh impossible," and this because of "wide variations in individual tastes, in knowledge of materials and styles, in opportunities to buy advantageously, in capacity to make and mend garments and in ability to consume clothes with the minimum of wear and tear."

One factor, however, was held to be fairly constant in its effect on clothing plans and expenditures. This is the occupational requirement. The worker must adjust to ruling standards of dress in his or her occupation, else there will be no true efficiency for lack of a feeling of ease and self-possession on the part of the worker. Even the holding of a position may depend on this degree of conformity to what others do.

**Money to be Used for Clothing.**—The proportion of the income to be used for clothing was established by early students of the subject to be nearly constant; that is, as the income rises the family is more able to indulge its desire for dress in order to meet higher standards of what is beautiful and fitting and will continue to spend about the same proportion of income for dress. In the middle-class European family clothing is not given a seat in the front row of requirements; it is apt to appear as one item in "running expenses." In the United States Thrift Budget of \$2400, 15 per cent., or \$360, is allowed for clothing. In the Budget issued by the Department of Labor in December, 1919, 22½ per cent. of the \$2262.47 is allowed for clothing, or \$513.72—an allowance that

was larger than normal because of the relatively inflated prices of clothing prevailing at that time.

**Instruction Required.**—That clothing requirements may be met on the sum that can be afforded by the family living on the moderate income requires intelligent thought given to the matter and abundant help on the part of the community in providing good classes of instruction in purchasing and in designing and making clothing with skill and taste. Through the Agricultural and Home Economics Extension Instruction, maintained by State Colleges of Agriculture in coöperation with the United States Department of Agriculture under the provisions of the Smith-Lever Act, help on clothing has been for sometime available for women living in rural districts and villages. Similar help is now to be offered by evening classes to towns and villages through the Smith-Hughes Vocational Education Act, since Home Economics is included under its provisions for vocational schools and classes and it is hoped that future legislation will increase the money available for this work. The U. S. Department of Agriculture in its Home Economics Division issues bulletins on clothing, as do also the State Agricultural Colleges.

**Operating Expenses.**—The operating or running expenses of a house include such items as fuel, light, telephone, insurance on furniture, and house supplies of all kinds except food, and also most important and costly of all, household labor, a subject which is treated in a separate chapter. The Thrift Budget for \$2400 allows \$240, or 10 per cent., for operating expenses. The "Health and Decency Budget" of the United States Department of Labor for an income of \$2262.47 allows for operating expenses, upkeep of home and furnishings, \$70; laundry, \$107; cleaning supplies, \$32.92; fuel and light are estimated at \$128—a total of \$337.92, or nearly 15 per cent.

**The Budget Plan Helpful.**—So many items come under operating expense that all manner of small economies must be practiced. Similar outgoes must be grouped for comparison; for instance, the postage stamp must be used instead of the more expensive telephone and telegram, a substitution that requires foresight which may be stimulated by the knowledge that these means of communicating with the outside world have together a very small appropriation in the budget, not to be increased except from the carfare

allowance. Again, if laundry and house cleaning go together in the budget, the girl who wants a fresh dress every day in summer will perhaps take better care of half that number rather than to herself launder them, or be obliged to scrub the kitchen to eke out the time of the laundress.

The family will be obliged to study the best use of the material equipment of the house, as the construction of stoves and ranges and the comparative values of different fuels. They must learn how to make small repairs; above all, they must know where to obtain advice on difficult questions involved in the business of running the house.

### QUESTIONS

#### FOOD

1. Name the five food groups.
2. What group or groups of foods must be more largely used, if one wishes to reduce the costs of the table while giving full nutrition?
3. What single food is most important in providing adequate diet for those who are in the period of growth?
4. Explain the large use of meat in America compared with European countries.
5. It is said that a woman requires eight-tenths as much food as a man; should any qualifications be added to such a statement?
6. Keep a record of kinds of foods used during a day or a week in your own or another's family; what items could be changed to reduce cost, and what to improve the menu from a nutritional standpoint? If your food expenditure could be decreased, what would you do with the money saved? If it must be increased, from what other department of expenditures would you take the money?
7. What influences are at work in your community to increase knowledge of food values? What additional measures might be employed? What action might be recommended to a woman's club? What might a public library do besides keeping books on the subject?

#### CLOTHING

1. Remembering that the laundering of clothes is an essential item in cost, make a list of necessary articles for a girl of ten to last a year's time. Give the purchase cost of such a wardrobe, the items and the total. Deduct partial value of what could be worn still longer than a year.
2. Illustrate the effect of age, climate and occupation on clothing costs.
3. Name three garments of men and three of women of which it is good economy to buy the best possible quality with the idea of long-term service.
4. Point out ways in which careless use of clothing increases cost. State five practical rules which may be given to children for the care of clothing.
5. What losses have you sustained by a change of style which has made a good piece of clothing useless? Add experience of others. How avoid this loss?

## 172 SUCCESSFUL FAMILY LIFE ON MODERATE INCOME

6. A girl away at school spends \$500 on her clothing. On the basis of 15 per cent. of the income spent for dress and assuming that there are three other members in the family, what ought the income to be in order to justify this expenditure?
7. How can Home Economics teachers and mothers cooperate to influence the standards of dress among high-school girls?
8. Would you criticise our whole scheme of balanced economy as resulting too seldom in what is beautiful in dress? What would you do about it?

### HOUSING

1. Do children need a special living room or nursery? Under what circumstances? Lacking such a room, could a children's corner in the living room be devised to meet some of their needs?
2. What are the arguments for ownership of the home for families of small income? What against it? Are the latter to be overcome in any way?
3. Arrange in order of importance the following improvements for farm houses: bathroom, kitchen sink with piped water, indoor toilet, fly screens, porch, sleeping porch. Which would you select for use in a campaign for better rural housing?
4. Suggest a program of popular education for a housing association in your community.
5. How is a Building and Loan Association organized under the laws of your state? Is it subject to state inspection? How are citizens to be assured of its honest and efficient management?
6. Criticise floor plans, heating, lighting, ventilation and working equipment of the house in which you live and suggest improvements that might have been made with a little or no expense at the time the house was built.
7. Shall a family of moderate income, now paying too much for their housing, take in a roomer either temporarily or permanently, or shall they seek a house with lower rent? What are the fundamental considerations that should govern such a decision?
8. What should be the general requirements of a housing law to control construction and occupancy of houses, tenements, etc.? Should legal housing standards concern one-family houses occupied by the owners, as well as tenement property? Give reasons.
9. Granted that our ideal for a family should be the detached house with some lawn and garden, owned by the family, what other features do you consider essential? Name in order of importance.
10. Suppose a house that is lived in by the owner would rent for \$600; about what would be its present market value if \$200 is paid out yearly for taxes, insurance and repairs? Estimate what the house would probably sell for in ten or twenty years, and what must be set aside for deterioration.
11. Would it be feasible for a number of families to undertake a group housing scheme, as, for instance, a house to be used for vacations, each family of the group possessing it for a fortnight?
12. Draw up a house plan for a family of moderate income, one in which the housekeeper will do her own work and care for her children. Also a plan for a grown-up family in which there are several daughters.

## CHAPTER XV

### THE SAVINGS FUND AND ITS USE

**Saving Comes First.**—The new thrift budget of the United States Government in its suggested division of the family income places saving at the head of the list. This recommendation, as indicating the practice that ought to prevail in the American family, is nothing short of revolutionary in character. It comes with all the force of a discovery, a veritable new idea; nothing like it in its power to catch the imagination has appeared in many a day. It is the very opposite of the older method, which has been to save what was “left over.” To place savings first is to ask the money-earner to consider that his or her income is chargeable, first of all, with a duty to the future, and that this duty should be met by setting aside a certain proportion of the income on every pay day *before a cent is spent*. What is left is the actual money income and the whole scale of living must adjust to it. “What! before the primary needs of life are met?” Yes, for only so can the right habit be established; only so, the provision for future needs be made stable. However small the sum that can be saved, it must be set aside and the principle established.

Of the importance of this thrift campaign for our people there can be no doubt. It was our lack of providence for the future that brought out a generation ago the trenchant words of James J. Hill, the railway president, in which he told young men, “If you want to know whether you are going to be a success or a failure in life, you can easily find out. The test is simple and infallible. Are you able to save money? If not, drop out. You will fail as sure as you live. You may not think so, but you will. The seed of success is not in you.” It would seem that this dictum, long scorned in our hopeful and prosperous country, is on the way to acceptance.

**The Reasons for Saving Money.**—It cannot be denied that even when given the more alluring name of “deferred spending” the habit of saving has not been generally established in this country.

“Why should I save,” says reckless youth. “For liberty, for power to choose your way of life, to change your occupation if need be, to be able to carry out plans that will some day appeal to

you with an urgency that you cannot now credit!" As the ambitious young workman said to his bride, "We *must* save, Annie; only low-down folks don't save!"

To have an aim and to know the way to it is to realize that we cannot spend all we earn on what we want to-day; and better yet, to hold to a good plan of life against all temptations is to build up character and to attain standards far more valuable than the savings account itself.

**Economy Need Not be Petty.**—Perhaps the greatest enemy to the practice of thrift is the conviction which is held by the majority of people, that it is all made up of petty decisions and cheese-paring economies; this is especially to be seen in the attitude of the young who detest saving and other forms of thrift unless the good to be gained is immediate and personal. Why be careful of the gas and electricity in a hotel? It is not included in the bill. Why use a pad of cheaper paper for notes or first drafts? The saving is too small to consider. Why "clean the plate," now that the war is over? It is very important for our people to change this attitude and it can be done only by gaining a broader view of the material resources of the community and of the country; indeed, of the whole world, in their relation to the well-being of peoples. If we except a now fast-receding period in our own country's history, there has never been a time when the stock of manufactured goods and raw materials was beyond the common need if there were abundant means of exchange.

Jane Addams says: "Those of us who have lived among immigrants realize that there is highly developed among them a certain reverence for food. Food is the precious stuff men live by, that which is obtained only after long and toilsome labor; it is the cherished thing which the poor have seen come into their homes, little by little, and often not enough, since they were children, until to waste it has come to seem sinful and irreligious."

The destruction of the late war which reduced the world's stock of finished products and raw materials, the urgency of the plea to save, which was forced home by the lecturers who multiplied for their audiences the spoonful of flour in one family kitchen by twenty millions to show the astounding amount of waste in the whole country, ought to have broadened the vision and have shown how inadequate are present resources of all kinds for the world's



needs if we are to have any high standards of prosperity. It is this broader view which raises thrift to a dignified and noble place. Accumulations of capital are necessary to allow of large enterprises, dollars are made up of pennies and nickels, and great aggregations of material out of many small hoardings. It removes all pettiness from the practice of thrift if our aim is to conserve the stock of necessaries for the common good. Thus, saving would seem to depend on an attitude of mind rather than on the following out of a set of rules. It accepts as a principle that all of our income is not ours to spend on immediate needs, however pressing they may seem to be; a certain proportion must be set aside to be used for purposes that have nothing to do with the minimum of present needs which we have agreed to consider the basis of our economic life.

**What Form of Savings? Five Considered.**—As seen in a preceding paragraph, the Government budget suggests that the family of five receiving the \$2400 income can save 11 per cent. of it, or \$264. This savings fund may be assigned to many different uses.

*1st.* Investment of money as such, in order to obtain interest on it in the form of government securities, saving bank deposits or other investment.

*2nd.* Premiums on a life insurance for security of the family against death of the money-earner, or an accident insurance if the business is hazardous, possibly a sickness benefit.

*3rd.* The buying of what is necessary for the very basis of living, as the house and lot and household furniture, an investment which brings income through the use of goods which it would require money to hire.

*4th.* Education or training for self-support for any member of the family; this must be considered one of the best forms of investment.

*5th.* Such rest and recreation for the money-earners as will make continued earning possible should also be considered an investment, and an absolutely necessary outgo, not to be placed at the end of the list under the division *advancement* to take its chances with the thousand and one things that the family desire. The first and second methods for the use of savings makes a universal appeal for security of some kind for old age is imperative. There

are sights around us which drive home the lesson that while poverty in youth may be a stimulus to effort, poverty in middle life and old age is a calamity. Failing powers and growing infirmities need easy circumstances to make life tolerable and to prolong usefulness, some variety in the days as given by travel, the dear privilege of giving. On this subject of provision for the future, the older people in the family must stand firm, since the younger ones have no experience to contribute. "It is a good rule to make," said an old lady who was spending her last days in the house to which she had come as a bride, "that when you get old you'll put your knees under your own table." The fund for investment and for life insurance must grow at the expense of temporary indulgence; it is a part of that fearless facing of life and its possibilities which characterize the steadfast mind. The other forms of savings are sometimes not looked on as such, they are, however, true methods of investment to make sure of present development, including happiness and future earning power.

**Two Conditions.**—Among the many conditions in family life that will affect the use made of the savings fund are two which will be found to have controlling influence in a large number of cases: first, the occupation of the income-earner; second, the age of the children in the family.

**Professional and Clerical Pursuits.**—In professional and other pursuits that require a more or less expensive preparation for money-earning this outgo for training is considered as an investment that increases earning power. It may have to be repaid as money borrowed for the purpose.

For instance, the preparation of the teacher will have required a period of higher schooling, and even after earning begins, there may be a small salary for years on account of low-paid preparatory positions. Such outlays constitute a sort of lien on the present income and must be considered.

The social requirements on the professional or clerical family are apt to be larger than on the artisan's family. Their dress will cost more, at least for the money-earner, who also has needs in the way of vacation, travel, attendance on conferences, and other outlays required by mind-workers to keep efficient in their chosen field.

This requirement is seen more pointedly in older countries, such as England, where the bank clerk and others of his class are required

to dress in black and until recently to wear the high hat, and they are not allowed by custom to occupy a house that does not meet certain standards. In this class, because they have no means through combination of obtaining an increase in salary sufficient to meet changing costs of living, unrest and dissatisfaction is the prevalent state of mind. It is evident that such families can invest less of their saving in the forms that will bring them financial returns in the future than can the family of the artisan. The savings fund will be heavily drawn on to pay for training, to meet the requirements of social position, and to keep earning power at a high level. In the budget of government employees, quoted in Chapter XIII, it will be noted that no provision was made for savings except for a small life insurance. It is this comparative inability to save for old age that seems to justify the system of pensions.

In the teacher's budget submitted by L. C. Karpinski, giving an average of the actual outgoes in the families of twenty assistant professors in the University of Michigan in the years 1917-18 and also the minimum estimated as necessary for the same families for 1919-20, we see the urgency of the demands due to the nature of the occupation and to the position which this occupation gives the family in the community. The other methods of investment mentioned for savings, as the buying of the house and what is needed to keep the earning powers at a high level, will be apt to be used.

#### A MINIMUM DECENT LIVING BUDGET<sup>1</sup>

(FOR A PROFESSIONAL WORKER'S FAMILY)

	Average actual expenditure of 20 assistant professors in 1917-18	Estimated necessary expendi- ture for 1919-20
Rent .....	\$530	\$600
Food .....	581	700
Heat, light, water, telephone, repairs and renewal .....	261	300
Clothing .....	348	450
Laundry and help .....	259	300
Income tax .....	82	100
Professional and personal .....	68	100
Church and charity .....	65	75
Physician and dentist .....	189	150
Society, books, travel and recreation .....	165	225
Insurance and savings .....	125	300
	<u>\$2673.00</u>	<u>\$3300.00</u>

<sup>1</sup> School and Society, December 6, 1919.

**Artisan and Business Families.**—The artisan or business man who earns \$2500, more or less, has in general invested a smaller sum in his training than has the professional man. He may have begun earning at fourteen and become self-supporting a few years later. His whole education was at the expense of the state, and so probably will be the education of his children. The occupational requirements to be met by his family in housing, dress and other expenditures that meet outside criticism, are also less; for instance, the \$324 set aside for rent in the government budget he will be more likely to find adequate than will the family of the professional man. For these reasons they will be able to place more of their savings in the form of direct investment than will the other family, but on the other hand, they may need to save more, as both artisan and business man is in general a less competent worker after middle age than is the man of the professions.

**The Age of the Children in Relation to Form of Saving.**—Another important consideration which bears on the principles that will govern the expenditure of the income, and especially the savings fund, is the age of the children in a given family.

If a young married couple looks ahead at all they know that in the early years savings must be large to make up for the heavier expenses that are coming later. They must save as much as possible now, so as to average well for the next ten years. The time is coming when the children will require an adult's share of food and shelter and clothing and recreation, although not yet able to add to the income from their earnings. The young couple will economize in dress, in amusements and in other ways to increase this fund for future outgoes remembering also that there will be additions to the operating expense because of extra service at the birth of the children and for help in housework while the cares of the wife and mother are the heaviest.

In this family, because of the risks they are running, life and sickness insurance for the money-earner will come first; next, some safe investment, perhaps in a house, on the building-and-loan plan, or in savings-bank or government securities. It is in the early years that investment in good furniture and household equipment is espe-

cially to be recommended because, if wisely purchased, it may be enjoyed for many years.

A family whose children are in their early teens is passing through its most difficult years financially. As one thrifty manager said: "Sometimes at the end of the year I haven't ten dollars in the bank; we just squeeze through and hold our breath till next pay day." During these years it would seem impossible to set aside out of the monthly income the recommended 11 per cent. for savings of any kind; the family that has been able to increase this percentage in former years now sees the wisdom of their action. A family of five members require at least the five rooms that have been called the minimum for housing, and they will probably manage to get six. The children require as much food or more than adults; they must be properly dressed for school, they must have their money allowance and be trained to use it so as to play their part happily in their little world, they may require no service from the paid physician, but their teeth must be carefully looked after. The pressure at this period of family life may be so great that the children will find some way to add to the income by working after school and on Saturdays. Parents must consider that they are now investing their savings in their children, their health and general development and their future earning ability.

**When the Children Begin to Earn.**—The next condition in family life that affects savings and all other outgoes, and which decides certain principles in expenditure, is when the young people go out to begin to earn their own living; this marks a critical time for them and for their relation to the home. They may not be able to fully support themselves and the parents must help. Or they may be in possession of enough money, but they spend it on themselves, in that case they are to be reminded that they have not yet reached safety, and any failure brings them back on the family. It will be a false kindness to give them their living at home free, and they must hear what the government has told us all about saving—"This money you are earning is partly owed to the future."

**The Individual's Income.**—The Government budget has also a plan for the Individual's Income, which should be put in the hands of the young earner.

THE INDIVIDUAL'S INCOME<sup>2</sup>

	\$15 a Week, or \$65 a Month, or \$780 a Year		\$17.30 a Week, or \$75 a Month, or \$900 a Year	
	A Week	A Year	A Week	A Year
Savings.....	\$0.25	\$13.00	\$1.00	\$52.00
Room and board.....	8.00	416.00	8.00	416.00
Lunches.....	1.50	78.00	1.50	78.00
Carfare to business.....	.60	31.20	.60	31.20
Clothing.....	3.00	156.00	3.50	182.00
Laundry.....	.45	23.40	.50	26.00
Church, charities, gifts.....	.20	10.40	.50	26.00
Health, recreation, education.....	.75	39.00	1.00	52.00
Miscellaneous.....	.25	13.00	.70	36.40
<b>Total.....</b>	<b>15.00</b>	<b>780.00</b>	<b>17.30</b>	<b>899.60</b>
Balance for extra Thrift Stamps.....				.40
				900.00

	\$23.08 a Week, or \$100 a Month, or \$1,200 a Year		\$34.60 a Week, or \$150 a Month, or \$1,800 a Year	
	A Month	A Year	A Month	A Year
Savings.....	\$12.00	\$144.00	\$30.00	\$360.00
Federal income tax.....	1.00	12.00	4.00	48.00
Room and board.....	40.00	480.00	45.00	540.00
Lunches.....	8.00	96.00	11.00	132.00
Carfare to business.....	2.60	31.20	2.60	31.20
Clothing.....	16.75	201.00	25.00	300.00
Laundry.....	3.25	39.00	4.00	48.00
Church, charities, gifts.....	4.40	52.80	10.00	120.00
Health, recreation, education.....	8.00	96.00	12.00	144.00
Miscellaneous.....	4.00	48.00	6.40	76.80
<b>Total.....</b>	<b>100.00</b>	<b>1,200.00</b>	<b>150.00</b>	<b>1,800.00</b>

These estimates were made in 1919. They may not fit a given case, but this budget, like the family budget, offers an excellent basis for comparison.

**The Uncertain Income.**—It is often claimed that on an uncertain or varying income it is impossible to set aside a definite sum for saving. On the contrary, planning and forethought is more necessary in this case, since the variable income tempts a family

<sup>2</sup>“How Other People Get Ahead.” Savings Division, U. S. Treasury Dept. Government Printing Office, Washington.

to drift. For safety, the lowest income received during a term of years may be selected, or an average over those years as a basis for planning savings. The requirements for reporting the income for government tax has had a wholesome effect on the family which has never before known its financial standing.

## QUESTIONS

1. Give illustrations of where savings for investment may be unwise.
2. Give both sides of the argument often heard: "We must live up to our means or beyond in order to meet the expectations of business acquaintances and to give the impression that we are prospering. If we do not seem to be successful we may not be trusted or advanced." Is this true worldly wisdom?
3. "Save first." Is this principle used in buying a house by monthly payments through a building and loan association? In the case of a young couple struggling to buy housefurnishings for the new home?
4. Suppose the "bread-winner" in some family you know well were to be taken away, how much net savings and property are available to care for the family? What annual income could they secure from it and from wages possibly earned by other members? Is their scheme of living rational in view of this possibility? What do you suggest?
5. "When I was just starting my savings, I carried heavy life insurance, but as my savings grew I decreased my life insurance." Is that a wise plan?
6. What is the relation of children to the need and possibility of savings in some definite family situation that you know? At what age are the children the heaviest financial liability? When will they begin to earn? When to be fully self-supporting? Can the parents reasonably anticipate being cared for in old age? Or do you think all parents should prepare to care for themselves in old age?
7. In your community what savings institutions are there—for people of the smallest means, for those with larger? Show how the following may serve the purpose of savings institutions: life insurance companies; securities; building and loan associations; real estate; real estate mortgages.
8. Suppose a committee were formed by a local women's club to promote savings in your community: what would you do about a school savings system; publicity for Postal Savings and for Government Savings; industrial savings in shops and stores; credit unions?
9. Suppose a family expects to inherit property, should that expectation make unnecessary the budgeting of the income? Should it affect the savings fund?

## CHAPTER XVI

### SPENDING THE ADVANCEMENT FUND

ALWAYS at the end of our list, and promising to reward our economies, is that department of the budget to which is consigned all that is left after necessities are met, the fund which has been called advancement, the one on whose items we are to exercise our choice to some extent. According to accepted home economics nomenclature advancement includes the last three headings given in the Government Budget:

1. Health, Recreation, Education.
2. Church, Charities.
3. Personal and Miscellaneous.

**Divisions of the Advancement Fund.**—If we have been oppressed by the iron limitations of the necessities of life, here is our breathing space. Here, to some extent, we are to do as we will. And the sum allowed in the government budget is a goodly one, or it seems such until we come to spend it, \$456, nearly one-fifth of the \$2400 income, or approximately one hundred dollars apiece for this family of five. The actual size of the sum set aside for advancement is perhaps less important than that the line has been drawn which separates it from the minimum outgo which must provide necessities, comfort, and decency. Up to this point there has been little scope for choice for there must be adequate food and decent shelter and clothing for at least occupational needs.

The items that make up advancement, however, may be discussed and compared with each other. Shall it be greater comfort in the home, more sizable rooms, a better street to live on, more becoming clothes, help to a neighbor in distress, greater security for the future through life insurance or savings banks, some extra training, as in music for one of the children, a theatre ticket for father and mother, new curtains for the parlor, or time and money spent in forwarding some public enterprise? All are desirable, but choice must be made.



**Health the Great Essential.**—So important is health as a means to earning or enjoying, that if we may judge from the few reports at hand made by the Labor Statistics Bureau, families pay out for doctor, dentist and medicine in direct proportion to the size of income; that is, all they can. The single man and woman in the government employ was found to pay on the average \$32 and \$43 a year, respectively, for this purpose. As said in Chapter VII, the burden for maintaining health is a very heavy one on all but the rich, who can afford it, and the very poor, who are given medical services free. It is agreed that much more must be done for the moderate income family in this regard than is now done and as an extension of the free public health service.

In the family great emphasis must be placed on the personal care of health, as the cleaning of the teeth, proper dress and exercise, for much illness is preventable by simple means. Note the principle that was introduced in the Bondy budget, Chapter XIII, of putting care of illness in the same division with pleasure. By this plan preventable sickness is punished by taking the doctor's bill out of the fund set aside for pleasure and recreation! Thus, the child who overeats, the man who overworks, those who gulp their dinner or neglect their teeth, find their punishment in seeing the money for doctor and dentist paid out of what has been assigned for their dearest pleasures.

With the exception of this item of health, which the majority of families would rank among the necessities, the spending of the sum which we have put under advancement, will be most intimately connected with individual development and expression. The method of making their choice is important to consider because it is the expression of the family tastes, standards, and ideals.

**The Open Forum on Other Needs.**—In the whole business of home-making there is perhaps nothing more important than the open discussion of comparative values of that for which the family spends its money. These questions are not theoretical, they are not out of a book or proposed as part of a schedule of social economy. They are imminent and pressing on the very people who discuss them; they range between the desirability of ice cream for Sunday dinner and the price of music lessons; they compare a new set of furniture with a week's stay at a world exposition. The result

is a constant striving to get things of first rank into the front row and to retire those of secondary rank to the back seats. Shall \$60 be spent for wedding cards when the daughter is married? Oh, poignant question! Shall they buy a phonograph on the installment plan? Do georgette waists belong in the clothes budget of a girl earning \$15 a week? No "primer of logic," no "manual for teaching morals to the young" can equal the training that may come through such discussions if led by parents who have good standards and who have not forgotten their own youth.

The Chancellor of the British Exchequer must discuss with the other members of the Cabinet whether the income tax and the liquor tax shall be used for the building of a dreadnought or for harbor improvements, or whether by calling on the contingent fund both needs shall be met. Just as important from the family point of view, and only to be decided in a committee of the whole, is whether Mary shall be allowed to visit her cousins in the next town and have the new gown required for the occasion, or John go with the boys on that fishing trip. Such decisions call for sympathy with each other's need, for family helpfulness, as who will do the home work of the member who goes forth, or can a cheaper outing be devised so that both may go? Can Mary make the dress and John cut his own fishing pole in the woods?

Children have a natural good sense that should be more used than it is in this branch of education. A little visitor remarked, "I like sugar on my oatmeal, and cream, too, the thick kind." But he got on very well with milk when his your entertainers owned their own liking for the "thick kind." "But cream's gone up, mother says, and she gives us the money for Thrift Stamps. We just can't have both, for that would grab into the summer money." And when the plans for that summer trip are enlarged on, Mr. Greedy wishes that *his* family could swap cream for mountains.

The children of a certain family so ardently desired to live in a larger house, whose rental was beyond the prescribed fifth of the income, that they volunteered to divide among themselves all house service except the laundry work; and they performed their tasks without complaint. There was as their constant reward space and beauty and guest rooms for dear friends.

"I want a college education," says the boy. Is he willing to

work summers, to go without high-priced amusements, to take care of his clothes in order to extend their life? Or does he say vaguely, "I'd rather economize some other way"? But where?

**Honesty in the Family Life.**—The right use of money is an essential part of honesty, whose cultivation is by no means unnecessary in the modern family. Courage, the high heart, liberty of spirit are not to be attained by people who are habitually in debt, who grasp at joys they have no money to pay for. A life of subterfuge and dodging in money matters is often seen to undermine the moral nature, and perhaps nothing so hardens the heart and dulls the conscience as does the habit of living beyond the income. "The world owes you a living," "One must live up to one's standards," are mischievous phrases founded in dishonesty and false pride. There is nothing, on the other hand, that gives such dignity to individual and family life as a determination to keep solvent and to gather even a small surplus for emergencies.

That there is a relation between honesty as taught in the home and honesty in public life is a subject that might well engage the attention of statesmen as well as parents. The amount of embezzlement in this country is starting, for 1917, \$31,000,000 is reported as lost to bonding companies alone. How much of this comes from the habit, begun in early youth, of taking what we want rather than what we can afford? The tendency to it is common enough in childhood and wholly natural, for the child cannot earn his keep; whether this tendency is to become a habit depends on the practice and attitude of the family. and the standards upheld in their conversation.

A man said: "One of the memories that somehow has stuck in my mind is of seeing my mother, when I was a tiny boy, remedy a mistake in the grocer's account by which she was the loser by \$1.10. I remember exactly the sum." What if he had heard instead the sly maxim: "Let him look out for himself!" The same man remembers that once his father brought home a basket of wonderful hothouse nectarines, the gift of a man with whom an important business deal was pending. Should the gift have been accepted? The discussion of this question, in which the older children were encouraged to take part, brought to them an understanding of graft in some of its subtlest forms in the business world.

**For Children the Budget Must Be Visualized.**—Only the experienced or elderly economist is content to know that the account in the savings bank is growing; for the majority of the family the savings must be expressed in *actual things*, so that their comparative desirability may be openly discussed.

For instance, if the little boy has helped father save a \$5 plumbing bill, the sum ought not to be swallowed up in the general savings fund. That \$5 bill is an individual thing with a history of its own and the boy helper has a vote as to its disposal. Its many possible uses with all the lessons they bear as to comparative values are apt to furnish rich topics of conversation, and when its final use is chosen retrospect may still add to the ripening judgment of the child. The baseball suit bought with its help may not turn out to be *the* thing he wanted most of all.

In short, the child must always be shown the reverse side of the coin and the reward for a sacrifice must not be too long delayed. Let the money that another family uses for the movies be set aside in the form of visible nickels and dimes to pay for tickets to a great Shakespearean play the next month, or for a Saturday outing, and let that Saturday be this week rather than next! It has been found that money is more easily diverted from the said "movies" to a fund that is to purchase the properties for an Easter Punch and Judy show if Easter be very near at hand.

**Three Rules for Success.**—What are some of the rules that successful families have evolved?

1st. Never live up to your income and never borrow. How like is this to our modern "saving comes first"!

2nd. Set aside weekly or monthly what will be needed to build up the sum agreed on for the larger aims *and live on the rest*. It may be life insurance or some form of investment for the children or buying your house or training for the next step in your business or profession.

Again, how like to our new scanning of the minimum to cover the physical demands of food, clothing and shelter, and other absolutely necessary outgoes, and then putting all the rest together so that every possible use of it, as better food, more spacious dwelling, more beautiful dress, may have their "swapping value" with

each other and with what is needed to carry out those larger plans.

3rd. Never dribble your spendings; respect the penny and the nickel. Save up till a really good thing can be bought, something that will satisfy you either with its serviceableness or its beauty, or whatever quality you bought it for.

**The Dribbler.**—In this third rule we see outlined an attack on one of the bad habits too frequently seen, a disregard for small sums, the result, of course, of a far deeper and more significant thing, the failure to hold a desired good clearly in the imagination. “Sixty dollars for a suit!” said a woman to a friend no better off than herself. “Why, I’d be scared if I had that much in hand at a time for clothes!”

“Of course I had to save for it,” was the reply. “I go to a store sometimes to buy just one little thing that I need. I do not look to right or left for fear of what I might be tempted to do.”

The dribbler, on the other hand, returns each time with an empty pocket and many odd trifles; there is nothing saved for a hidden box in which grows the \$60 for a coveted season’s outfit. “I never spend the pennies I get in change,” she says. “I empty my purse when I come from town and the pennies go into a jug for the children; sometimes we get out \$5 at a time.”

“But for what?” “Oh, almost anything that they want; I can’t bear to deny them.” These are the children well known to teachers who helped in the Thrift Stamp campaign, children who were always provided with expensive candies and always able to produce a quarter for a gift, but who would not buy Thrift Stamps.

Perhaps the reader may know a trio of rules as good as those here quoted; then hold to them, for rules there must be to enable the owner of an income to reach his aims whatever they may be.

Those who are making their first effort at the keeping of a budget will run up against many snags. It cannot be claimed that the family will be a unit even after long discussion. As Lowell said:

“The the’ry’s plain enough,  
It’s just the human nature side that’s tough.”

But some compromise will be made, something learned on both sides.

The consumption of values in which the family is constantly engaged gives the means by which the relation of the individual to

the material world may be taught, but this rich teaching plant, vital and living because of its intimate connection with our daily needs and decisions, can only be utilized at its full value by careful thought on the part of the older members of the family.

**Money-spending as an Educator.**—Said Mrs. Van Vorst in "The Woman Who Toils": "In America, where tradition and family play an unimportant part, the great educator is the spending of money." And yet we hear little of money as an educator in a democracy, only of its power for evil.

As an instance in point, take the testimony of a cultivated Englishwoman, who said: "My mother's income was £2000, or \$10,000, and it was spent with the greatest care in order to make it cover all that it *must* cover. First, of course, was the keeping up of our home in the country—the house, the lawn, the garden, in the style that was expected of us; next came the payment of the many servants and the pensioning of old ones; next our duty to the church and the village, a duty which we all held sacred; then the education of both boys and girls. To maintain our social position a few weeks in London in the height of the season seemed necessary, and to bring this about meant anxious consultation as to ways and means. I assure you that there was little left to divide up among us four children to be spent according to our individual desires. And that is the reason why English women are badly dressed, as you say, on what you count a large income. We haven't the money."

In such a case the great bulk of the income is disposed of according to traditions that were firmly laid down before the holders of this income were born, and the power of choice is applied only to the items that make up the larger divisions of outlay already determined. On the other hand, in a new country where public opinion draws its roots from a shallower soil, the attitude toward the income is more individual, and the scope offered for choice, and therefore of course for education in comparative values, is greater. The working girl who earns \$50 a month is sometimes allowed by her family to spend \$40 on her clothing, and she has perhaps more pin-money than has the English gentlewoman in the family with a \$10,000 income.

Family and individual spending depends on standards; a French family which has dessert only on Sunday and allows no cream for the morning coffee may be educating two sons for professions. The

art student says: "I hear music from a gallery seat, in that way I am saving money for a lovely copy of Della Robbia's 'Singing Boys.'"

**Spending is a Fine Art.**—It must be freely admitted that the perfect management of an income of any size is an achievement; it is, in fact, the expression of a highly disciplined life. To have definite aims and to keep them well sorted as to their relative importance is the great thing, but this achievement comes only after many attempts and failures. Said old Roger Ascham: "Experience is the schule house of fules"; Benjamin Franklin expressed much the same idea, adding out of the fullness of his knowledge of human nature: "But men will learn in no other."

Therefore, a study of costs does not lead to materialism, but is a needed help in placing and comparing values. It has been said that "Money is the blood of the body politic and the body domestic. When you discover how a household or a nation spends its money you have something tangible on which to hang guesses as to character."

Said Francis Walker, the economist: "It matters far less for the future greatness of a nation what is the sum of its wealth to-day . . . than what are the habits of its people in the daily consumption of that wealth."

We have yet to learn as a people that the expenditure of money belongs to the social sciences and is a worthy subject of study; that the whole community is affected by the way in which every individual and family income is distributed to cover needs and desires, and that the ethical and cultural value of the decisions involved may outweigh the material.

The power of choice is a magic word—it offers a playground to the imagination; here we exchange and balance and enjoy in fancy a thousand possible ways of spending the surplus, and end, perhaps, by returning the treasure to the bank that it may grow large enough to furnish forth a still finer dream.

**There is Never Enough.**—As in the old fairy tale, there is never enough silver paper to cover the basket; we have always to choose which shall be bare, the handle or the bowl. The balancing of our desires, the one against the other, enters into the use of any grade of income. Even the millionaire who marries his daughter to a foreign nobleman may have to take from what he had expected to

give his other children in order to provide the dowry that is to rebuild a ruined castle. To take from a \$5000 income \$500 for Liberty Bonds may mean a readjustment that upsets many cherished habits and customs. The fact is, there is *never enough*; spending is always a question of *which* rather than of *what*. Is the comparison of values a simple thing? It requires judgment, whose training must be begun in childhood and is never finished.

Emerson said: "I suppose no wise man was ever rich in the sense of freedom to spend, because of the inundation of claims." Needs and desires come knocking at the door like the spirit babies in "The Blue Bird," "Let me come in. I will make you so happy!"

This family may spend but a part of their surplus in bettering their material state and the rest on one or two other objects listed under Advancement; they may unfortunately need to spend it all on health; they may give very generously to the church; social life may claim most of it during certain years; some artistic or intellectual craving may swallow it all up, and even encroach on the absolute necessities, for, from the psychic point of view, it may not be so easy to define the "necessities of life."

"There is always a surplus!" says the student of social conditions, who knows life on the poverty line in mean streets, under cramping conditions. There is no one so poor that he may not choose, else life would be unendurable. Even the tramp chooses his freedom and irregular meals rather than hard work with civilized bed and board. The woman who cannot exist without help from charity funds borrows \$10 to buy silver-plated handles for her child's coffin!

But the fact remains that our progress in physical and economic science has made it possible to draw the very important line, which sets on the one side the minimum necessary to obtain for a family health and working power and leaves the rest of the income, whatever it may be, free to an extent for that great modifier of life, the Power of Choice. The poor can apply it in only the narrowest sense, as in the choice of one substantial food rather than another, or in the color and cut of a needed garment; but for the family with a surplus the range widens to cover the cultural as well as the material things of life.

It was a fortunate day for the home economics movement when it took up the spending of the family money as a serious study.



It vitalizes all the processes of daily life and is found to have deep roots in ethics as well as economics. Men acquire knowledge, skill, power over material things, and yet go to pieces because of lack of purpose. The eye must be fixed on the goal, to know what you want is to know very soon what you cannot have, and with a clear aim in view, miracles are wrought out of unpromising beginnings; new ideas of thrift are adopted, there is new stimulus to earn in outside ways, the judgment as to value grows apace. The difference soon appears between mere wishing for a good and that passionate desire for it which moves to sacrifice for its sake. The best system of ethics is mere theory until it comes to living it out, for it may be truly said that sacrifice is the measure of devotion; we really desire a thing only so far as we are willing to give up other things for it.

## QUESTIONS

1. The "advancement fund" has been called the fund for "higher life," "personal and social expenses," "sundries" or "general expense," "elective expenses or those of the region of choice," and recently, "welfare expenses." Why this confusion of terms? Do you see advantages and disadvantages in any of them?
2. Many families give one-tenth, the tithe, for church and charity. If possible talk with some one who has this or some other plan of liberal giving, as to their experience with the plan.
3. Some families are saving one-tenth. Are both this and the tithe possible to the moderate income?
4. What local philanthropic institutions are worthy of your financial support? How can you find whether some new local agency is worthy? If there is no local investigation bureau (as in large city charitable societies) has the individual approached for a contribution any responsibility for making an investigation himself and possibly reporting it publicly?
5. If you have no visiting nurse service, write to the Visiting Nurse Association, New York City, for information and make a plan at least as to how such work could be started in your community.
6. "There are educational possibilities in choosing objects of expenditure beyond the necessity line. Is this education a fact that concerns the adults as well as children? Illustrate.
7. Outline a plan that will insure the children of the family as well as the adults having a voice in choosing different objects of expenditure.
8. Is it just to spend because our group does? Who is to set rational scales of spending unless persons come out against unreasonable customs? Can a child get this point of view by discussion in the family circle?
9. How early can a child project ahead plans for his fund for self-development and the start in life? Sketch the growing interest of a child in this matter, and the varied expression it may have—gifts—from whom; allowance—how much and when to start, etc.

## CHAPTER XVII

### SEVEN FAMILY HISTORIES

IN order to study family living conditions, with special regard to the money income, it has been necessary in this book to limit the enquiry to a certain group, the family of five living on what has been called the moderate income of \$2500, more or less, the equivalent of what was \$1400 to \$2000 before the war. The following family histories that illustrate these conditions are of real, not imaginary, people, only enough changes being made in their report to conceal identity. The details of their life are presented at some length in order to give human meaning and interest to the financial statements, since a certain dreariness and unreality seem to hang about the expense account or budget which consists of figures only; to the special student they may be full of meaning, but people in general are unable to visualize the family life as built on these various expenditures. If we know something of the antecedents and early history, the present problems and future plans, just as we know conditions in our own family or that of a relative, we have then the real situation in hand.

The family histories given here have been selected because of their similarity as to income, size of family and age of its members, thus giving a basis of comparison for the points under consideration. Such a selection is necessary, for a study of this kind must be strictly limited in scope if it is to be of any value in adding to our body of conclusions as to the working out of principles as stated in different parts of this book.

#### **Standards That Apply to All Families Studied:**

1. *Size of Family*.—Four to five members, including two or three children under fifteen years.
2. *Date of Study*.—1913 to 1917.
3. *Nationality*.—American of at least two generations.
4. *Money Income*.—Fifteen hundred dollars to \$1800, earned entirely by the man.

5. *Wife's Contribution to Income.*—Through buying and management, housework, sewing, and sometimes gardening; care and training of children.
6. *Health and Ability.*—It is understood that the parents are of average health and ability and that the children are expected to share the family responsibilities according to their age.
7. *Comparison.*—In the following tables the grouping, headings, etc., have been made as simple as possible. If certain necessary items do not appear where expected, it should be remembered that these histories were gathered in various parts of the country, by different people, and that the classification is not exactly the same.

The figures given are the actual outlay for the preceding year and it is assumed that they will hold for the following year, thus furnishing a true budget. In some cases the expense account was kept for the entire year, in others an estimate was made on a three months' account.

No attempt has been made to bring the histories up to date, as far as prices are concerned, for the reason that it is uncertain what prices will hold in the future. They must stand for their value in adjustment of proportions in the expenditure and for their human interest.

**The Need of Records of Family Budgets.**—It is very important that we should have on record many household expense accounts and budgets on the moderate income level, and indeed on all levels, covering various conditions and requirements, including the standard of living and the experience of families in meeting it. Unfortunately, no such body of classified information exists. We do not know enough of household finance as actually practiced in the moderate income household to serve as a basis for any system of averages that will be more than suggestive. The only method possible at present is the intensive study of a few budgets, the method which is applied in this chapter.

**Subsistence Incomes and Our Knowledge of Them.**—The reason for this scarcity of material as to the middle-class income is seen when we consider how we have come by our comparatively full information regarding incomes which are nearer the subsistence

level. Thousands of pre-war family budgets under \$1200 have been collected; how has it been done? Chiefly at the instance of public officials concerned with the wage problem and of officers of charitable societies concerned with families that are apt to fall into the dependent class in case of misfortune. Those who receive public aid must answer questions as to their earnings and their spendings, just as the charity patient in a hospital must allow the medical student to accompany the visiting physician and learn from his case. Another large group whose financial histories are on record consists of the workingmen's families whose incomes and expenditures have been collected by the Bureau of Labor and which appear in the valuable reports of that department. This work has been necessary because the standard of living in such families bears such direct relation to the wage scale and to industrial conditions in general that it must receive the most careful study.

**The Moderate Income Less Known.**—But valuable as are these records of the subsistence income, they throw little light on the problems of families living on the "moderate" income, those that possess several hundred dollars beyond the subsistence line, on the spending of which they can exercise more or less intelligent choice. They are independent of public help and are thus able to guard their affairs from the eyes of strangers, and they see no reason why they should hand over their household accounts to persons who call themselves students of social conditions. An English economist reports that when he asked for such data he met "pained surprise," and his request was called "inquisitorial"; he was given to understand that rack and thumb screw would not elicit information so "purely personal" to the owner of the income in question.

**The True Value of Budgets.**—It is a question of great importance to this branch of home economics study to persuade the family group to look upon their expenditure from a broader point of view and to be willing to furnish the results of their experience in family finance in order to help build up the "theory and practice," to borrow a medical term, of money-spending in the family. A given expenditure is proved wise or unwise only as it can be shown to have given pleasure or profit as compared with what the same money would have given spent according to another plan. How, for instance, are young people in schools and colleges to be

taught the principles on which wise expenditure is based? Chiefly by placing at their disposal many records of this kind with their results. The financial history of a family is a very real and living thing, if accompanied by an account of how standards were met by a given way of dividing the income to cover needs and desires. Such records, built around the budget, would furnish the necessary groundwork for a social study of great value to all classes of the community. Only as this fact comes to be realized will a sufficient number of budgets be intrusted to students and teachers.

As yet even the most intelligent people are ignorant of the value of a family expense account. Only recently on the breaking up of a Scotch household a family account book, kept in the same hand over a period of two generations, was destroyed as being of no value. The record extended over the long lifetime of the gentlewoman who had been the head of a large household, and had been kept with an exactness that took note of every farthing. Such a record, including an estimate, actual or inferable, of how far the standards of such a family have been met, could not fail to be a valuable document.

**A Plea for Budgets.**—Copies of account books and budgets of families living on incomes between \$1500 and \$3000 or more are earnestly requested by the American Home Economics Association; address, Baltimore, Maryland. Outlines and directions for filling them out will be furnished on application. Here is a public service which readers of this book can render. Their importance can be judged from the histories of families that follow:

#### FAMILY HISTORY No. 1, 1913

*Family made up of grandmother, aged fifty-four; man, thirty-nine; woman, thirty-five; boy, fifteen; girl, fourteen.*

*Place of residence, suburb of large eastern city.*

*Occupation of man, bank clerk in city.*

**Parentage, Education, Character.**—*Man*: Born of industrious parents of no special attainments. One year in High School. Intelligent, strong character. Takes pleasure in carpentry—has bench and tools; made study table, book shelf, window seat, and attends to many repairs.

*Woman*: Of similar parentage. Went through High School. Married six months after graduation. Intelligent, sensible. With the help of grandmother does all housework except washing, much

canning and all the sewing for three women. Grandmother has small garden.

*Children:* Healthy and well endowed. Have ideal home training. Boy learns use of tools with father; girl, housework with mother; boy cleans windows and keeps lawn, helps with garden.

*Helps to Start Housekeeping.*—The man had saved \$800. The woman received from her family \$500. Relatives and friends gave trousseau, linen, furniture, piano, etc.

BUDGET I  
FINANCIAL REPORT—INCOME \$1600.00

Rent or Equivalent	Operating Expenses	Food	Clothing
Interest on a \$1500 mortgage at 7 per cent.....\$105.00	Fuel and light..\$102.60	Calculated for five adults. Groceries bought wholesale, moderate use of meat, returns from garden counted at cost of seed. Outlay for food on this basis is about \$2.00 apiece weekly	This item includes suits for two men and materials for three women.
Taxes..... 90.00	Laundry and cleaning... 75.00		
Repairs..... 5.00			
Water..... 20.00			
Carfare and restaurant lunches of man..... 101.20	\$177.60		
\$321.20		Total....\$527.38	Total \$318.82
Recreation, Health, Church, Charity and Sundries		Savings	
(Not itemized).....\$127.22		Payment on house..... \$80.00	Savings..... 48.00
		\$128.00	

† Total Outlay

Rent or its equivalent.....	(20 per cent. of income)	\$321.20
Operating expenses.....	(11 per cent. of income)	177.60
Food.....	(33 per cent. of income)	527.38
Clothing.....	(20 per cent. of income)	318.82
Savings.....	( 8 per cent. of income)	128.00
Recreation, church, charity, health, etc..	( 8 per cent. of income)	127.00
<b>Total .....</b>		<b>\$1600.00</b>

**Family Life, Recreation, Etc.**—*Evenings* generally spent in reading aloud or in music, man plays violin, the wife and children the piano. There is much discussion of ethical and social questions in this family.

*Social life* is simple, being made up largely of visits and outings with relatives living near. Children never go to the theater. Saturday afternoons they are apt to separate, the grandmother taking the children to visit relatives, to the public library, or to free lectures or concerts, while father and mother go to the city to attend some entertainment and to take dinner together at a restaurant.

*Holidays* are spent together and are well planned ahead. Father and son sometimes go fishing.

*Church* is regularly attended and the Sunday School lesson studied together.

**The Prospects for the Future.**—*Standards of living* of this family have advanced beyond that of the former generation.

*Financial.*—The habit of saving was begun at once at \$1 a week. Eleven years ago they began to buy a house with first payment of \$900; \$25 a month has been paid since; \$1500 still owed. The house has nine rooms and bath, cellar and furnace, a 25 x 40 ft. garden. Value, \$4500.

The savings are small and would be swept away by accident or sickness, but all are healthy and the children will be able to support themselves in a few years. They are both to go to college. If college is free this may be accomplished if children work summers and help in other ways.

*The Future.*—The prospects are bright. They have congenial tastes, cheap and elevating pleasures. An ideal family life gives prospect of unity in carrying out future plans.

#### FAMILY HISTORY No. II, 1913

*Family made up* of man aged thirty-five years; woman, thirty-seven; three children, aged ten, eight, and one year.

*Place of residence*, western town of 23,000 inhabitants.

*Occupation of man*, cashier in business house; an eight-and-a-half-hour day.

**Parentage, Education, and Character.**—*Man* of well-to-do farmer stock; parents own 260 acres of fine land; went to school winters and worked summers; energetic, public spirited. Attended Normal School and was a teacher when he married.

*Woman* similar parentage; public school to seventeen years, good abilities, industrious, cheerful, contented, does all housework and sewing (some help since birth of last child), very careful of health of family.

*Children* show good parts; boy of eight learning use of tools with father, girl of ten has done well with piano lessons; they attend an excellent public school.

*Helps to Start.*—The young people lived the first year after marriage with man's parents, who gave financial aid also in the second year, when man went to a business college, so that he might change his occupation.

**BUDGET II**  
**FINANCIAL REPORT—INCOME \$1620.00**

Rent or Equivalent	Operating Expenses	Food	Clothing
Interest on a \$1500 mort- gage.....\$106.00	Fuel.... \$40.00	Cereals..... \$85.00	
Taxes..... 76.00	Light... 22.00	Fats..... 32.00	
Repairs..... 55.00	Furnish- ings.. 95.00	Meats..... 83.00	
Water rent.... 18.00	Service.. 110.00	Milk and cheese 47.00	
<b>Total.....\$255.00</b>	T e l e - phone 15.00	Fruits and veg- etables..... 49.00	
	<b>Total \$282.00</b>	Other items... 21.20	
		<b>Total.....\$317.20</b>	
		Outlay for food, count- ing the family as three adults, is \$2.00 apiece weekly	<b>Total \$145.00</b>
<b>Recreation, Health, Church, Charity and Sundries</b>		<b>Savings</b>	
Outings..... \$15.00		Paid on house.....\$370.00	
Church..... 85.00		Life insurance..... 91.00	
Health..... 40.00			<b>\$461.00</b>
Music lessons..... 20.00			
<b>\$160.00</b>			



## Total Outlay

Rent or its equivalent.....	(15½ per cent. of income)	\$255.00
Operating expenses.....	(17 per cent. of income)	282.00
Food.....	(19 per cent. of income)	317.00
Clothing.....	( 9 per cent. of income)	145.00
Recreation, health, etc.....	( 9½ per cent. of income)	160.00
Savings and insurance.....	(29 per cent. of income)	461.00
Total.....		\$1620.00

NOTE.—An automobile is kept in this family but no mention is made of interest on investment, upkeep or gasoline in the expense account.

*Family Life, Recreation, Etc.*—Public meetings invariably attended; family much interested in town improvement. They enjoy piano playing of girl of ten, but parents are not musical.

They own an automobile and take many rides together.

There is regular attendance at church and Sunday school.

“Our wants are not overstimulated.”

**Prospects for the Future.**—*Financial*: These are excellent. The man's salary has been raised several times and he now has an interest in the business. He has good judgment and is capable of intense application. They began six years ago to buy an eight-room house on lot 40 x 160, valued at \$400; still owe on it \$1500. They enjoy life, but are thrifty.

College education is planned for the children. Their aim is to give good training and high standards to children and to leave life insurance and some accumulated property.

## COMPARISON OF I AND II

These two family histories have so many points in common that the importance of the one factor in which they differ is plain. That factor is—

**The Place of Residence.**—It would seem probable that to attain the essentials of family life a given income “goes farther” in the small town than in the large city, and this assumption is so generally made that similar positions are better paid in city than in small town, a fact that may offset any financial advantage that the latter may give. There are, however, other considerations of much importance from the standpoint of family life.

*Rent.*—The rent of the city flat may be no more than that of the house in the small town, but the space is very restricted and the conditions for the bringing up of young children not good. In the city or the suburbs there must be added to rent the cost of carfare and restaurant luncheon for the man of the family and perhaps for others. In Budget I, this amounts to \$100; no similar item appears in the financial report of No. II.

It must be remembered that living at a distance from the place of work separates the man from his family. In the case of young children he may be obliged to leave before they are awake and to return after they are in bed.

*Cost of Food.*—The difference in the cost of food between city and country is less than generally supposed; staple groceries cost the same, but milk, eggs, fresh vegetables and fruits will be cheaper in the country and there is the chance to raise vegetables in the home garden. If milk products, fresh fruits and vegetables enter largely into the diet, a healthful variety can be furnished there for less money.

Intelligent selection and preparation of food are, however, more important than the market. The two families in question spent the same amount for each adult eater and according to the report they were equally healthy.

*Clothing* is probably cheaper in a city, but better clothing may have to be worn there to meet requirements.

*The standard of living* is perhaps more important than the price of commodities, it is less exacting in the small town and this affects the amount spent on clothing, pleasures and hospitality. Among their neighbors family No. II was "considered to be in easy circumstances."

*Savings.*—The above facts explain to some extent why the savings in No. II are larger.

*Personal and social considerations* play a large part in the decision where there is free choice as to residence, one family may more easily manage conditions to which they are accustomed; another finds great zest in new surroundings.

A family whose parents and grandparents were solid citizens in the same small town in which they live are conscious of a supporting background in public opinion that does not exist for them

elsewhere. The respect and regard of neighbors is to a certain extent guaranteed by the past; it is not so much to be gained as to be kept.

A given family living where they are well known may, for instance, live very plainly in order to save for the future without losing public approval; whereas, if they live in newer surroundings where only the externals of their life are noted, they may be tempted to larger outlays than they ought to afford in order to make desirable social connections.

It would seem that the most careful attention should be given by the young couple in choosing a place of residence before making ties that will be hard to break. What a town offers in the way of public improvements must be taken into account and how extensive and good are the courses offered in free education—whatever, in fact, will help the income to cover the needs of the family.

#### FAMILY HISTORY No. III, 1913

*Family made up* of man, aged thirty-six years; woman, thirty-four; and three children of seven, five, and two.

*Place of Residence.*—Large eastern city.

*Occupation of Man.*—Inspector of immigration; seven-and-a-half hours work a day and three weeks vacation.

**Parentage, Education, and Character.**—*Man*: In ability this man shows, perhaps, a reversal to his grandfather, who was a man of unusual parts, but his father, though possessing talent, was weak of will, squandered opportunities, was intemperate, had no regular occupation, and was useless to his family. His mother, though uneducated, had a fine character. The boy was obliged to leave school at thirteen to help support the family, began as newsboy at \$6 a week, went into railroad, became brakeman, then conductor. He saved and studied, and at twenty-seven took civil service examination and stood high; he was sent to the main office and is called their "learned man"; has a passion for reading, owns five hundred choice books, bought after careful examination in library; reads evenings and Sundays. He is credited with the remark: "I call that man friend who says 'Good evening and good night' and leaves me to my books." He is a "free thinker," a good talker, and "can hold his own with college men."

The man is remarkable for the determination with which he has overcome early defects in education; he raised himself to a good position in congenial work that gives him some leisure; he is also fortunate in a wife that does not interfere with his form of happiness.

*Woman:* Comes of plain people and has little education, but in character as interesting as is her husband, because she is working out a successful family life under singular difficulties. She is high-minded, tolerant, reasonable, and gets on well with neighbors, but has no intimates; coöperates with her husband in maintaining a high standard of health for the family, is a good housekeeper, and does all housework and sewing in order to meet her husband's desire for a large savings account which is to buy a farm. She is devoted to her husband and helps him to the fullest enjoyment of his pleasure in reading by going out evenings with the children, so that the house may be quiet. Only a woman of character and self-control could play her part, if she were not equal to it the family would doubtless fall apart. She is very happy in her children.

*The children:* Seem to be well endowed, are obedient and well trained, but see too little of their father and too much of the movies.

*Helps to Start Housekeeping.*—None.

### BUDGET III

#### FINANCIAL REPORT—INCOME \$1600.00

Rent or Equivalent	Operating Expenses	Food	Clothing
Rent for flat of five rooms... \$216.00	Fuel and light.. \$73.80	Total.....\$347.52	
Carfare of man 48.00	Furnishings.. 16.20	\$2.23 weekly for three adults	\$216.60
\$264.00	\$90.00		
Recreation, Health, Church, Charity and Sundries		Savings	
Travel, movies, etc.....\$ 72.00	Education..... 45.00	\$431.68 Used in buying a farm.	
Health..... 133.20	\$250.20		

## Total Outlay

Rent or its equivalent.....	(16½ per cent. of income)	\$264.00
Operating expenses.....	( 5½ per cent. of income)	90.00
Food.....	(22½ per cent. of income)	347.52
Clothing.....	(13½ per cent. of income)	216.60
Recreation, health, etc.....	(15 per cent. of income)	250.20
Savings.....	(27 per cent. of income)	431.68
<b>Total.....</b>		<b>\$1600.00</b>

*Recreation and Family Life.*—The family all together make an annual visit to the father's mother; this trip is greatly prized. The children have a half hour's play with the father after dinner. There is a phonograph. Social life is much restricted, but the children will make friends in school.

There are no parties or entertainments of any kind in the house, as this is counted a useless expense.

*Prospects for the Future.*—The family has one great ambition which they will undoubtedly achieve, to buy a farm to which they will go as soon as possible; the savings are large, health of family good. The plan is to make a teacher of the girl, a physician of the boy.

The home life is not ideal, but may work out well as the man comes to realize what his part must be in the development of his children. Considering the great handicaps of his early life, this man has achieved a remarkable degree of success.

## FAMILY HISTORY No. IV, 1913

*Family made up of* man, thirty-three years; woman, thirty-one; boy, seven; girl, five.

*Place of Residence.*—Large eastern city.

*Occupation of Man.*—General manager in packing house; ten-hour day, work uncongenial.

*Parentage, Education, and Character.*—*Man:* His father was unsuccessful in business; the boy had to leave school when in the grammar grades and go to work to help the mother. He had a good mind, loves reading and is well informed. Had no chance to get training—became cashier in butcher shop; there met wife and married at twenty-five. He gets little time for reading and has no congenial friends, as he yields to the wife's love of society and tries to make himself agreeable to her friends.

## 204 SUCCESSFUL FAMILY LIFE ON MODERATE INCOME

*Woman:* Has little education; early became self-supporting as clerk in a packing house; is neat, industrious, of happy disposition. She has spirit and vivacity and is well-meaning; loves to cook for company, has no time for sewing, is ignorant and never reads; is inordinately fond of amusement.

*Children:* The boy is well endowed. The children are little trained, too much left to themselves and to the neighbors, are not in good health.

*Start in Life.*—None.

### BUDGET IV FINANCIAL REPORT—INCOME \$1650.00

Rent or Equivalent	Operating Expenses	Food	Clothing
Rent for six room flat, steam heated \$360.00	Light and fuel for cooking... \$36.00 Furnishings... 25.00 Fire insurance 7.00 <hr/> \$68.50	Total.....\$509.00 On basis of three adults \$3.27 apiece weekly	Man.. \$75.00 Woman 150.00 Children 100.00 <hr/> Total..\$325.00
Recreation, Health, Church, Charity and Sundries		Savings	
Entertaining.....\$100.00	Vacation for woman and children..... 75.00	Premium on a \$2000.00 life insurance policy.....\$45.00	
Church..... 15.00	Doctor's fees..... 75.00		
Miscellaneous..... 87.50	<hr/> \$352.50		
<b>Total Outlay</b>			
Rent.....	(22½ per cent. of income)	\$360.00	
Operating expenses.....	( 4 per cent. of income)	68.50	
Food.....	(31½ per cent. of income)	509.00	
Clothing.....	(20 per cent. of income)	325.00	
Recreation, etc.....	(22 per cent. of income)	352.50	
Savings.....	( 3 per cent. of income)	45.00	
<hr/> Total.....			<hr/> \$1660.00

*Recreation and Family Life.*—There is no community of tastes or ideas between husband and wife, little effort to enjoy with children or to influence them.

She has little understanding of her husband's needs, insists on his going out with her after a long day's work, so that he never has enough sleep. She refused to live in the country, which he prefers. She is pleasure-loving, especially enjoys card-playing, belongs to an afternoon bridge club and both belong to club for playing "five hundred." They go often to theater and have many guests who are served with expensive food. They have better furniture than they can afford, a piano which the wife cannot play and a victrola with high-priced records. She takes children for vacations, which the man needs far more, but cannot afford a day's idleness.

**Prospects for the Future.**—To the experienced eye this family is approaching disaster.

*As to Health.*—*The earner of the income* is on a strain; long hours of uncongenial work, constant inroads on needed sleep because of pleasures that do not really recreate, worry as to the future and lack of vacations are all together sapping his vitality. His health is in danger and might give way under an attack of disease or any extra call for effort. Both he and his wife are reported as pale and tired looking. The children are often sick.

*Happiness.*—There is no real happiness in the family as they lack community of tastes and ideals and the pleasures are badly chosen. There is already friction between man and woman regarding training of children.

*Causes of Failure.*—The man's plans for the family are far superior to those of the wife, but he has yielded to a strong-willed woman incapable of getting his point of view. He has tried, failed, and given up in his attempt to influence her.

He was so heavily handicapped in youth by the failure of his family to give him any help that he was unable to make the social connections that would have brought him in touch with the kind of woman that would have made him a congenial and helpful wife.

*The Woman.*—The mismating is so evidently the chief cause of failure that it seems unfair to lay upon the wife the responsibility that apparently belongs to her.

As the wife of a laboring man, her ignorance would have brought no friction and her energy would of necessity have been directed to adding to the income by hard work for the family itself, rather than in dissipating the money in social pleasures.

Her blindness as to the future and her determination to have

diversion at any cost has made them live beyond their means and rendered saving impossible. There is nothing to fall back on but a small life insurance and the man dare not take the necessary time off to find more congenial work.

*The Family History Illustrates.*—1. Importance of help from preceding generation, in furnishing money for training, proper standards and social connections.

2. Importance of saving from the first to establish future position and conditions. Only the bank account can give ease of mind regarding sickness and accident or the need for change of work.

#### COMPARISON OF NOS. III AND IV

Both family histories give proof of the difficulties under which a family struggles when no help comes from a former generation.

Both men are naturally well endowed; the father in both cases failed to support the family, so that the sons had to leave school early and go to work to help support younger brothers and sisters. Both were of studious habit and by reading at night became well informed men "able to hold their own with college men." But they could not enter a profession which would have been more congenial than business, nor were they able to manage the social affiliations which would have brought them in touch with women who were their equals in education and ambition.

This resulted in the one case in a great limitation of common interest of husband and wife, although a working compromise is effected; while in the other case there was such a failure to choose the right woman as will probably wreck the family prospects.

#### FAMILY HISTORY No. V, 1913

*Family made up* of man aged forty; woman, forty; children, sixteen twelve, ten and eight years.

*Place of Residence.*—On farm in southern state.

*Occupation of Man.*—Farmer.

**Parentage, Education, and Character.**—*Man:* Comes of farmer stock; parents poor as to accumulation of property; he is industrious, went to school winters, but barely learned to read and write. At twenty-one left home and worked as farm hand, saved, and had when married enough for tools, stock and household furniture, took an eighty-seven-acre farm on \$1000 mortgage



which was paid up in eight years. He is a man of character, a leader in his community, deacon in the church, choir leader, and superintendent in the Sunday School.

*Woman:* She is of similar inheritance and education, is one of nine children, a devoted wife and mother, her judgment much relied on by her husband. She does, with help of her two daughters, ten and eight years, all housework and sewing, makes butter, tends poultry; does some sewing for neighbors which is paid for in labor.

*Children:* All normal. Boy of sixteen is working on a neighbor's farm, other three go to school winters. Boy of twelve "does the work of a man" in summer.

*Helps to Start.*—None.

*Recreation and Family Life.*—Social life centers round the church as has that of their forbears for generations; the family are devout Baptists. Two weeks in the year there are revival services.

In July and August there are picnics and barbecues; in winter, husking and quilting bees, political meetings, and hunting. Christmas is always celebrated. The children go everywhere with their parents, and the possession of a buggy and phaeton shows that the family go about a good deal. The woman is a member of the Bible Class and of the Missionary Union.

*Home life* is very happy, as the pair are congenial and deeply attached to their children and give them much religious and other training. Children are to be further educated in town school.

*Prospects for the Future.*—Habits of industry and thrift are established, health of family is excellent, so that the future looks bright. They are in affectionate accord and will doubtless work out their plans together.

Since paying for the farm, their savings have been used to buy a house in the outskirts of a town fifteen miles away and in this house they are planning to live for the better education and social advantages for the children. In this case the farm would be leased; what would be the man's occupation for the support of the family is not stated.

## BUDGET V

### FINANCIAL REPORT

Income \$1727, of which \$800 is in Cash

This report will be lacking in many details since farmers have rarely used any schedule by which they can easily separate salable

products from those used by the family, or make a full accounting for the value of labor performed by different members of the family.

The main facts are that the eighty-seven-acre farm bought seventeen years ago is now valued at \$3000, that accumulated stock, implements, etc., have added \$1175, which with the town house bought at \$2500 makes property equal \$6675.

Income (estimated value of farm products) . . . .	\$1,787.00
Earned by man by outside work . . . . .	50.00
	\$1,837.00
From this must be deducted \$110.00, the expenses of fertilizer, fire insurance and tools . . . . .	110.00
	\$1,727.00

But no deduction is made for labor, taxes or depreciation. Eight hundred dollars of this \$1727 has been realized in cash by sale of products. The rest of the produce is used as food for family and stock and to trade for labor at cotton-picking time.

The income from the farm is in reality much more than \$1727, as it includes rent for the house, fuel cut in winter on wood lot, use of vehicles for pleasure, upkeep of house and implements from skill of farmer in mending. If but one-third the surplus products are used for food of family the sum for food would amount to over \$300.

Here is economic and social success. Health, contentment, upright living, a good-sized family to be given a better start than parents had, and it is done by an uneducated couple on a medium-sized farm. Could they achieve this degree of success in any other occupation?

#### FAMILY HISTORY No. VI, 1916

*Family made up* of man aged thirty; woman, twenty-seven; children, six, four and two years.

*Place of Residence.*—Village in a northern state.

*Occupation of Man.*—Skilled mechanic.

**Parentage, Education, and Character.**—*Man:* Of industrious and capable farmer stock; one year high school.

*Woman:* Of educated and industrious parents. High school and normal college. Was a teacher when married. Does nearly all housework and sewing. Has help of a schoolgirl mornings and

nights. A devoted and intelligent mother, giving much thought and time to the training of the children.

*Children:* Healthy and well-endowed. They are well-trained and will be given all the educational advantages they will take.

*Helps to Start Housekeeping.*—An inheritance of \$2000 out at interest. Clothing and house-furnishings.

## BUDGET VI

## FINANCIAL REPORT—INCOME \$1287.77

Rent or Equivalent	Operating Expenses	Food	Clothing
\$332.38	Fuel and light.. \$47.03	Total.....\$299.23	Total..\$120.00
The house is partly owned and the above sum is made up of taxes, interest on the mortgage, insurance and repairs	Service.. 49.29 Laundry 36.31 Furnishings.. 34.11	Being \$1.91 per week per adult eater	
	\$166.74		
Recreation, Church, Health, Charity and Sundries		Savings	
Church and Men's Club.....	\$64.40	Life and accident insurance....	\$67.13
Books and newspapers.....	17.87	Invested in stock of firm for which the man works.....	157.10
Recreation.....	24.07	Paid debt of preceding year..	20.95
Doctor and dentist.....	17.90		
	\$124.24		\$245.18
Total Outlay			
Rent or equivalent.....	(25 per cent. of income)		\$332.38
Operating expenses.....	(12½ per cent. of income)		166.74
Food.....	(23 per cent. of income)		299.23
Clothing.....	( 9 per cent. of income)		120.00
Recreation, health.....	( 9½ per cent. of income)		124.24
Savings.....	(19 per cent. of income)		245.18
Total.....			\$1287.77

In 1918 the budget of this family shows that \$800.00 has been added to the yearly income. Expenses remain about the same except that \$70.00 has been added to food, \$70.00 to education and \$100.00 to doctor and dentist beyond the 1916 outlay. \$629.00 was added to saving and insurance.

**Family Life, Recreation, Advancement.**—*Social Life* centers around church and relatives who live near. They are contented and happy, meeting social and other demands of a small town where family has lived for three generations.

*Financial outlook* good; savings large and advance in income certain in the near future.

## 210 SUCCESSFUL FAMILY LIFE ON MODERATE INCOME

This budget illustrates how easily well-being is attained if:

1. A good start in life is given.
2. Habits of thrift practiced from the first.
3. The standard of living is one established by many other families in the community of like income or less, so that it is met with ease.

### FAMILY HISTORY No. VII, 1916

*Family made up* of man aged fifty; woman, forty-five; two boys, thirteen and eleven years.

*Place of Residence.*—Large eastern city.

*Occupation of Man.*—Teacher.

**Parentage, Education, and Character.**—*Man:* Of industrious parents of small means. Determined on a college education, he in part worked his way through for Ph.D. degree, borrowing \$800. Of excellent attainments and character.

*Woman:* Ancestors were farmers for generations, parents of good social standing, but little money. They gave her a college education and she was teaching in a college when married, she has good health and is exceptionally cheerful and sensible, devoted to the family interests and a true companion to husband and sons, does all housework except washing (no sewing).

*Children:* Well endowed physically and mentally. Training excellent; are to be well educated. They help with the housework and are soon to work summers.

*Start in Life.*—Wife's savings furnished house.

### BUDGET VII

#### FINANCIAL REPORT—INCOME \$1600.00

Rent or Equivalent	Operating Expenses	Food	Clothing
Interest on mortgage... \$130.00	Fuel for heat and gas for cooking..... \$41.10	Total... \$491.24	Father \$41.00
Taxes..... 75.00	Electricity for light and iron 23.32	Being \$2.40 per week per adult eater	Mother 39.24
Repairs..... 50.00	House furnish- ing..... 36.56		Boy... 39.48
Fire insurance. 5.00	Wet wash..... 31.00		Boy... 36.18
Water tax..... 9.00	Ice..... 6.50		
	Insurance on furniture.... 3.00		
			\$155.90
\$269.00	\$141.48		

Recreation, Health, Church, Charity and Sundries		Savings	
Amusements.....	\$ 20.00	Total.....	\$375.85
Reading.....	11.20		
Church.....	20.00		
Allowance to boys.....	33.80		
Doctor.....	22.00		
Dentist.....	32.00		
Ophthalmologist.....	12.55		
Medicines.....	14.98		
	\$166.53		
<b>Total Outlay</b>			
Rent or equivalent.....	(17 per cent. of income)		\$269.00
Operating expenses.....	( 8½ per cent. of income)		141.48
Food.....	(31 per cent. of income)		491.24
Clothing.....	(10 per cent. of income)		155.90
Recreation, health, etc.....	(10½ per cent. of income)		166.53
Savings.....	(23 per cent. of income)		375.00
Total.....			\$1600.00

**Family Life, Recreation, Advancement.**—*Social life* has close connection with church activities. In the summer there are always excursions to visit relatives.

They attend free concerts and lectures and make constant use of the free library. All the family are great readers.

The family life is congenial and affectionate.

*Prospects for the Future.*—The financial margin is small but all are healthy and hopeful. Savings are large now. They are buying their house as being a good investment, and will then apply savings to payment of the \$800 debt.

The budget gives a good illustration of the handicap of debt. Several times in the twenty years since marriage they have been free, but a bad investment or some accident has plunged them in again. Now deliverance is near, but it is late to begin saving for old age. There has been a good deal of strain and aging in this process, which would have discouraged people of less character and poorer mental resources.

#### QUESTIONS

1. Make a study of the history of your own family as to educational and other factors; go back to your grandfathers' families for all the controlling conditions that you can discover, work out in detail as suggested in this chapter and apply to your parents' family.

## 212 SUCCESSFUL FAMILY LIFE ON MODERATE INCOME

2. Make a similar study of some family not your own.
3. Make a study of the factor of aid given by a preceding generation for the start in life by asking five friends to secure such facts regarding their own or others' families and also their judgment as to the effect of the amount of help granted or withheld. Draw such conclusions as you can.
4. Ask members of a woman's club to contrast the plans they have for their own children's education and start in life with what their own parents had for their children. Are the differences due to differences in general economic conditions or to what other factors?
5. In Budget III, what is your opinion of the wisdom of such sacrifice on the part of the wife and mother? Do you see any other way in which she could have made the home happy and successful?
6. Will you not add to the slender body of statistics on the subject of money spending by sending in one family expense account of a past year or an estimated budget of a year to come, to the American Home Economics Association, Baltimore, Md.?
7. Suggest how the women of these different families could have met their problem better than they did.

## CHAPTER XVIII

### THE STANDARD OF LIVING

Food, shelter and clothing, that masterful trio under which we group the absolute needs of our material life, hold the whip over us; from our labor each must be satisfied, else labor itself fails. But when we have set aside out of our income the minimum for comfortable existence, when we are warmed and clothed and fed and safe from the storm, may we then begin to divide up the rest of our money as we will? That godlike thing, the Power of Choice, which has been our goal, have we reached it? No, there is another compelling power which also holds the whip, and it may be the most stinging whip of all. We call it the *Standard of Living*.

**The Standard of Living Defined.**—What does the term mean? It is everywhere different and always changing. It is “what is expected of us” and it records community decisions for the time being as to what is obligatory on its members according to their station and ability. Tradition forms customs, custom makes the rule of life; we seem to be free, and yet are not.

As we study the matter more closely, we see that the different groups to which different standards apply are divided from each other for the most part by income lines, and it would seem that the lower we descend in the scale of living, the more imperative become the requirements on the individual and the family as set by the narrowing lines of their own group. Those who have made a study of primitive peoples find that their every act is decided by traditions that go back countless generations; they are the slaves of ancient usage, their bathing, the cutting of the hair, eating, drinking, and fasting must not vary from inherited custom.<sup>1</sup> Civilized man is only a little more free, but that little is the basis of all advance.

**Our Standard Compels Us.**—Whatever our standard, whether we have chosen it or it has been forced upon us, we must reckon with it. It is not to be defied without counting the cost. The peasant

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<sup>1</sup> Folk Ways, by W. G. Sumner.

woman who descends the gang plank at Ellis Island with a shawl over her head has come from a place where all women of her class wear some such covering or go bareheaded, but her relatives who landed five years ago soon force her to reach into her savings to buy a hat. Her chestful of solid linen, her handsome silver-trimmed peasant costume inherited from her mother and grandmother, avail her nothing here, although they were necessary to her standing among her own people in the land she has left.

**Comparison with Living in Foreign Countries.**—This illustrates how in any discussion of the cost of living in foreign countries compared with our own, the difference in prevailing standards is the factor of greatest importance. Living, we say, is cheaper in Paris than in New York, but this is true only if the Paris standard is adopted. In the furnished apartment in a foreign city which the American family has rented, there is no bath, the rooms are small and have scant floor covering; it is reached from a narrow street and there are long stairs to climb, but people whom they meet socially are living in a similar way, and they are therefore content. Before the war thousands of English families were to be found living in Continental cities, not only because of the cheaper schooling, music and other cultural opportunities which these cities offered, but because they could meet the scale of living of people in their own intellectual and social rank on an income which would not avail for that purpose in England.

“The American lady will buy strawberries?” said the Alsatian landlady; “very well, they are not dear. They used to be dear, and poor people looked on them as luxuries; so we still do, for no reason at all. If I were to buy strawberries and carry them in my basket, my little grandson who always runs to meet me would spread the news and all the family and neighbors would call me an extravagant woman.”

Why is the French peasant thrifty? Why are the savings banks in Holland full? Because the community upholds the citizen in this habit and has made, as we are trying to do in America, “saving, not spending, a badge of honor.” Community standards are more important to the budget than is the price of flour.

**Keeping Up Appearances.**—To “keep up appearances” is the pathetic phrase that covers the effort to retain a social position



which is beyond ones means. A novelist who deals with European life depicts the sordid economies of a noble Italian family who half starve on vegetables in their palace in order to afford the smart pair of horses in public and a coachman on the box of a new victoria, and the compulsion in this case is exactly the same as that which moved the East Side woman to say to the charity visitor, "I've heard of women who could go out on the street without a clean dress, but *I* can't."

It is this Standard of Living, varying as it does for every decade, which explains how life was accepted with some degree of contentment in pioneer times in our country for the mass of people who lived on farms or in small villages, where one fire sufficed in a house in winter, and the family took turns bathing in a washtub in the kitchen, where the bedrooms were icy cold and the sanitary conveniences of the most primitive kind, water being often brought in pails from a distance; where a long walk to school was a matter of course—where food for even the well-to-do was monotonous, and amusements few. But others had the same privations! These farm women, we are told, had often but one extra dress hanging in the closet at a time, but their neighbors were no better off.

It was this same moral support from united action which helped during the war in the economies which all had to share. To go without new clothes was easy since others did also. It is false that one generation is more heroic than another in these matters; standards are set we know not how; no question is more complex than that of custom or fashion.

**The Standard of Living and the Family of Moderate Income.**—In all countries at present the pressure is greatest on the people of good standards, living on small salaries or fixed incomes. They are generally city dwellers and they stand as consumers helpless between the laborers on the one hand, who can tie up industry if their wage is not increased, and on the other, the business men who can "hand on" the prices that they themselves must pay. It has been truly said: "The laborer may live as cheaply as he must, the farmer can reduce his personal expenditure to equal his income, but the salaried worker must live up to certain conventions of dress and surroundings at peril of forfeiting the chance to earn a living."

This class come in contact with the well-to-do, even the rich. The teacher, the clerk, and the minister do not live on the same street with the artisan and yet their income may be less than his. To live up to what is "fitting" is to be comfortable, to fall below is to writhe under criticism.

To meet these outside requirements economies are practiced on what does not meet the public eye, the home knows them all. A study of household budgets reveals the fact that after absolute necessities are met the money is spent on dress, the externals of the house, and public recreation; in short, what meets the public eye; for instance, when the house is presentable, the dress may be plain, but lacking a good home to which to invite her friends the working girl spends on her dress much more than the 15 per cent. of her income that has been set as the ideal proportion. "I must show somehow what I am," said a girl to a would-be adviser; "you have your handsome home; you could dress in a bag."

**First Understand It.**—How much is our moderate income family to yield to this Standard of Living which presses hard on the heels of the three primal needs—food, shelter and clothing? What will avert the whip it holds over us?

It is first of all necessary to understand it and to accept the fact that it is a real force, to remember that it always has been and always will be the habit of society to measure your success or failure by your ability to live up to certain accepted standards. Moreover these standards, although sometimes meaningless tyranny, may be a great power for good; custom, habit, tradition are civilizing agents, "much of our conscience is in other people's keeping." Witness the tendency to deterioration in the case of men living in the wilds far removed from social restraints. The missionary, David Livingston, testified to the importance of keeping up the requirements of civilized life by all small observances; for instance, he shaved every morning in those long years in which he never saw a white man. Desires must always be ahead of achievement in order to spur ambition, only by discontent with what we have does the race advance, and it is in the power of society to make us discontented with a low achievement.

**Two Ways of Progress.**—But how are we to deal with these community standards so that they may exert their civilizing power

and yet not tyrannize over our individuality? To what extent we yield, to what extent we defy or avoid is the great test of men and women. Success along this line seems to depend on two things:

*1st.* A clear estimate of values in life with the necessary hardihood to endure criticism when we know that resistance of accepted standards is wise and necessary.

*2nd.* The ability to obtain group action for improvement of standards for the community.

It must be remembered that the Standard of Living which is applied to any rank of life has been worked out by its own members and that it fits the average ability and needs in a general way. Therefore he who would assert his independence of requirements as maintained in his walk of life must have a clearly defined plan for something better, else he may as well float with the tide. Mere wanton defiance of what expresses the opinion of the majority is foolish and of no avail for higher uses. The man who risks his influence by insisting on some individual dress or way of living which is not essentially important or involving a principle, offends the general public and throws away his own influence, a thing of real value, in exchange for having his own way, which may be worth nothing at all. "The fool said, 'The wolf has wool. I need wool. I will go forth and shear the wolf,'" and he met the fate he deserved.

"What advice would you give to a young couple who are starting out with high aims and a small income?" All the maxims of Poor Richard will be given in reply to this question, all the methods of thrift that have been passed on from one generation to the next, but the following reply may well engage the attention. "Tell them to cultivate cheap pleasures and to be independent; they must not be influenced by what others do and say." Noble advice, touching the very core of the matter, but only to be carried out by people of great natural gifts and Spartan courage, and, may one add, a certainty that this way is the only way for them to follow. They must read the motto over the fourth door of the eastern temple, for the story goes that over the first door was written "Be Bold," and over the second door "Be Bold," and over the third door "Be Bold," but over the fourth door, "Be Not Too Bold."

**Young People and the Standard of Living.**—The parents

with a moderate income may, by courage and wise use of what the community offers, work out their own ideals of life, but how make the children contented with what is different from the ruling standard around them?

The young are apt to be timid and snobbish for lack of experience and achievements of their own to lean against. They must have the good opinion of their fellows. How early it is heard "I want to do as the other boys do, mother." None realize better than do the young the bracing effect of all the accessories of social life. The boy who was taken to hear Hamlet brought away one deep impression: "Did you notice, father, what the old man said to his son about buying good clothes to wear when he went across? He knew Læertes needed to feel chesty when he met those Frenchmen; a friend of mine whose father is a lawyer told me that when he has a big case on, he spends more time dressing than a girl—nothing dashing, you know, but everything just perfect. Then he's sure he's going to win." Parents must use much ingenuity to provide sources of pleasure that shall take the place of activities and possessions which must be denied their children. If the girl is to wear home-made clothing, her mother must learn to design and make what pleases her; if home amusements are to be relied on, parents must cultivate their own powers of entertainment and that of the children.

**Group Action for Improved Standards.**—Here is where public opinion, which we all help to make, may come to our assistance. Custom is powerful, but not all powerful; in its slow modification by individuals and by outside forces lies the secret of community advance or retrogression. Great things have been done by people who note the character of public opinion and use its general trend while improving the object. Thus, the local pride of a village may be turned toward an improved water system or the maintenance of community music. The work of women's clubs has had widespread influence on public standards.

In a number of cities the Parents' League has had a great success in helping to control the social activities of schoolboys and girls by publishing lists of recommended plays and other amusements; while agreement as to how many social nights a week a student should be allowed and at what hour the dancing should stop, makes easy the decision of the individual parent. Parents' and Teachers'

Associations that have been started in connection with the public schools have doubtless a great future in bringing about better coöperation between home and school and a higher public standard. Mrs. Julia Ward Howe once said, "I foresaw that my girls would want to do as other girls did," and she started the Saturday Morning Club, which made serious study popular among their friends and acquaintances. Said an intelligent and devoted mother, "We used to think that *we* were bringing up our children, but we early found that the community was doing it and that we must bestir ourselves to see that it was doing it well."

A workingman gave his view of "pulling together" in the narrower circle of relatives and friends. He said: "It is foolish to try to get away from your relations and old friends and pretend to be above them. You can get together and help each other out in all kinds of ways if you live in the same neighborhood. When my cousins and I buy houses on the instalment plan, we don't give out a cent for repairs; among us we have all the trades and we work evenings for each other. But the best of it is, the children are satisfied with what their cousins have, and that is half the battle."

**An Individual Matter.**—Any family or individual may well have aims so important, so foundational, that they must pursue them whether the community approves the necessary methods or not. Non-conformity for noble ends, moreover, wins admiration. For instance, a family may live very plainly in a small town where they are well known if the object of their economy is to care for a needy relative or to give better opportunities of education to the children. On the other hand, pretense gets short shrift and the woman who is setting up housekeeping on \$100 a month will gain nothing in her neighbor's esteem by managing in some way to have a half-grown girl to answer the doorbell in order to hint at a scale of living that does not exist.

Part of the joy of life and part of its development comes from danger and risk. To such daring ones the world becomes a great constructive adventure. They are determined to obtain the things best worth while. Such people may refuse to "conform to the lockstep of life," to allow habit and convention to dictate their spendings and their withholdings; they take to themselves the noble words of Emerson:

“A man’s money should not follow the direction of his neighbor’s money, but should represent to him the things he would willingly do with it. I am not one thing and my expenditures another. My expenditure is me. That our expenditure and our character are twain is the vice of society.” Then the time has come for revolt, and it may be found that the reasons for the standards apparently held are quite worn out and may be upset by a little determined opposition, and everyone is relieved when better ones are substituted! It is well to remember what came to Alice at the end of her wonderland dream—“Hold your tongue!” said the Queen, turning purple.

“I won’t!” said Alice.

“Off with her head!” the Queen shouted at the top of her voice. Nobody moved.

“Who cares for you?” said Alice. “You’re nothing but a pack of cards!”

#### QUESTIONS

1. What do community standards most affect, clothing, food, amusements, kitchen outfit, parlor furnishings?
2. Do standards explain at all the attitude of the citizen soldier toward regular army life? Why does the professional soldier regard it more favorably?
3. Does legislation ever affect standards of living? Have we to-day anything comparable to the sumptuary laws of an older time regarding dress? Does prohibition belong to this class of laws?
4. What new standards of living were adopted among civilians in the United States during the late war?
5. Are young people who are brought up in wealthy homes handicapped for married life on small incomes?
6. Are they to be encouraged to undertake life on a lower financial level than they have been accustomed to, and under what circumstances?
7. Who sets the standards for the children’s amusements in your town? Is there any joint consideration of such matters by parents? What organizations might help, and how?
8. Does your community favor home or church weddings, home or church funerals? Has the practice of funeral insurance any effect on funeral standards in certain income groups, or do the standards require the insurance?
9. Which is the stronger force, the one which drives a family to reach the standard of those with higher incomes or the fear of falling back to the standards of those with less income?
10. If some prevailing standard, as, for example, the custom of making formal calls in a college town, becomes oppressive, how can it be changed?
11. It is taken for granted that the home will induct young people into the customs of the family group, for example, those concerning honesty,

attitude toward the property of others, industry, good manners, personal cleanliness, dress, social relations; if it fails to do this, to what institutions shall we look for setting and transmitting standards?

12. Are standards more important as a method of educating youth or of controlling adult action? Does the same standard function in both cases? Are standards chiefly to bring about conformity, or do they make for permanent progress? What standards may be considered basic or permanent? How about the modern feeling that one should get all the schooling possible? How has it come about?
13. Is not a skilled workman on \$30.00 a week (\$1500 a year) better off than a teacher on the same salary, that is, can he not more easily meet the needs of his family and keep himself in condition and training for his work? Has the teacher's family any compensations?
14. Do we not in general exaggerate the amount of independent decision that people use in their decisions as to money-spending? "Convention, imitation of others and submission to the bullying of the advertiser" is credited with the making of these decisions rather than intelligence. Do you agree with this, and if so, how can the condition be improved?
15. Is there a better rule than the following: "Stand firm on essentials; give way on non-essentials?" Illustrate what are essentials and non-essentials.
16. Is not the compulsion to uniformity too great in this country and does it not repress individual development? It is said, "A man may go out in a straw hat in Paris and no one notice it; if he did it here they would have him in a lunatic asylum before night."

## CHAPTER XIX

### THE SATISFACTIONS OF LIFE

THE preceding suggestions for money-spending have been for the most part devoted to meeting bodily needs. All the grim guardians of thrift should have been placated, and it is time to ask whether the family living on this moderate income with its necessary restrictions are to find such joys and satisfactions as make life worth living.

To quote a late chief of the Federal Bureau of Labor Statistics: "Some economic theorists who do not know anything about economic theory have held that amusement is a luxury, but it is as much a necessity as food and clothing."

Contentment, satisfaction, even joy, make their imperative claim before the first pay day. Of what use the divisions and subdivisions of the income, to what end labor and thrift, if happiness is forever to wait on the doubtful assembling of a bank account?

But what do we mean by amusement? There is probably nothing in which people differ so much as in what gives them pleasure. It is so often taken for granted that enjoyment is a thing to be "sought," and sought, of course, in some distant flowery field where there is neither sowing nor reaping.

**The Foundational Things.**—On the contrary, unless daily life with its development of our powers is to lay deep and broad the groundwork of happiness, "amusements" will but thinly cover the poverty of our emotional life. We shall be forever seeking and never be enriched. Our moderate income family may have already gained through their everyday life many of what President Eliot has called "the solid satisfactions of life"; labor, health, home, friends, a degree of success among our fellow-men. According to their estimate of the value of these things do men strive for them. Some take them as their right, but those of any experience or imagination see even the modest successes of life against a dark background where lurks cruel chance and misfortune, and they are



deeply thankful for a sufficiency of things needful, for the priceless value of affection, for the opportunity to help in the development of a child. Those who are still more far-seeing realize how few there are who can return to the world as much as they are receiving from it in their share of a rich civilization developed by myriad unknown hands, or, as one modestly expressed it: "I am always afraid I shall cost more than I come to."

We have here a question of more than superficial importance, for it concerns what makes life worth living for this family of the moderate income, and indeed for the great majority of our people.

**Limitations Fixed by the Income.**—There is a degree of satisfaction where there is success, and the success of this family, such as it is, is believed to be largely due to the discipline which results from the normal conditions of life and work which are forced upon it by its very limitations. Its members have no more innate power of goodness than the ones above or below them in the income scale; they are simply placed by good fortune in conditions which they would not have been wise enough to choose for themselves, and there results a system which offers at least an opportunity for growth.

Success for this family is not to be reached without hard work. They will all work, and it is well that one of the deepest satisfactions which life gives is in work well done; nothing else will take its place. Work is the greatest blessing in life; it is overwork under bad conditions that maims and destroys. Thus the first and most important factor in the development of the moderate income family is secured in the necessity to labor together for a desired end. The home must be served by its own members, by the father who is spurred to his task by the knowledge that he provides the sinews of war, that without his efforts material comforts will be lacking for those he loves; by the mother, who is not "supported" but who contributes her share in working up the raw materials of life into what nourishes body and spirit, just as surely as the plant in the sun uses the mineral constituents of the soil to build organic foods; by the children, who contribute not only the tremendous stimulus of their need and helplessness, but of their labor according to their ability. Here is a chance for comradeship, for happy and effective work together, and this experience and discipline continued year after year help toward normal development, and the happiness that is

gained through self-expression. As idle and aimless surroundings never do.

Through all folklore and every form of national art we see the background of the primitive home. The touching Irish plays and poems are never far from the market place and the circle around the peat fire. Padriac Colum's "Old Woman of the Road" dreams in the mist and the cold of a little house with the shining row of delft on the dresser and the pile of sods by the door. A simple domestic environment seems especially favorable to the development of little children, for homes that are full of those activities which minister to the comfort of their inmates are near to the simple tasks and events, the primitive experiences of the race which children are re-living.

"I know now," said a woman in middle life, "that when I was a child we were very poor, but we never *felt* poor; we were so happy, and we still talk of the good times we had together." For this woman the things that are of real value shine undimmed through the years; privations, if felt at the time, are forgotten. It would seem certain that the childhood looked back upon most fondly is one with a background of domestic needs and amenities, the home served by its inmates; and not only children but adults of healthy mind and instincts have this same enjoyment in simple processes by which daily life is carried along. "If you had lived in the stony-hearted city as long as I have," writes a woman, "you would know what bliss it is to be sitting on a country doorstep pitting cherries for a pie."

We speak of a subtle pervading thing which we call the home atmosphere. It does not come down from the skies, it seems to be made of very substantial happenings and events, the work together, the being together, the mutual services that build up sympathy and understanding year after year. The nearness to families of relatives, the presence of elderly people in the home is for children an extension of their small horizon, a growth of possessions within safe limits; for what is within the circle is known and trusted, what is outside is not yet "ours." "Is he *mine*, my own?" said a lonely child with something like ecstasy, when told that a cousin was coming to visit.

**Pride in the Home.**—"Do they keep hold of their children

when they have grown out of childhood?" was asked of a woman who knew intimately the life of the families in whole blocks of two-story houses.

"Yes, almost invariably, the chief pleasure for all of them is in the home itself. You see, most of these families own their houses, and the improvements they make belong to them. 'We are going to have a sleeping porch,' and the news is so precious that it goes through the block. Mary's making her own graduating dress,' is of no less thrilling interest, and all the family work for Mary to give her time to sew. The family are all proud of the way mother keeps the house; 'you don't have to be afraid to bring someone home to supper.'"

**Out-of-door Life.**—Out-of-door life for its beauty and for the physical exercise to which it invites has a prominent place in the pleasures of this family, especially if living in the city. Walking for the vigor and refreshment that it gives, and the long ramble which has some branch of nature study as its end, are for old and young alike, and free out-of-door games for which provision is made, or should be demanded, in the public parks, are to give health and pleasure to this family.

The absolute necessity for finding pleasure without the expenditure of money develops these and other resources to the utmost. A long walk with a friend takes the place of the matinee ticket, while a friendship is being cultivated rather than a number of passing acquaintances formed; just as reading, taken up, perhaps, because there is nothing else to do, may start a habit which will enrich the life. Everything must be done out-of-doors that can be done there. The children who have free range in farm or village have a great start in life, but the tiniest back yard or porch has its possibilities.

**Nature-study and Skill of Hand.**—Out-of-door life may well center about that very tangible thing, the collection; the collecting and naming of moths and butterflies, for instance, leads to minute observation and considerable skill in mounting. Such pursuits and also the gaining of skill of hand for which youth offers such leisure and opportunity will require help. The child soon reaches the limit of his own skill and inventiveness. If a home-made archery set is planned, for instance, the boy of twelve cannot produce arrows and

bow and target good enough to satisfy when used. He must be helped and encouraged; he must be furnished good materials and tools and a book on sports from the public library.

The whole fascinating repertory of the sailor in the tying of knots may be mastered by father and children together, helped by the same illustrated book. A father may consider Saturday afternoons well spent if he can teach his boys and their friends the elements of wood craft, as skill with the boat, the fishing rod, the simplest cutting instruments. Skill of hand and its results are highly prized by children. One may see in the school yard a poorly dressed boy lord it over the sons of the well-to-do because of his skill with a jack-knife. In all lines even a moderate degree of effort carries one beyond the average attainment to some degree of satisfaction; it is too common to stop with naming a half dozen of the best-known flowers or birds, or such striking constellations as the Great Bear and Orion. Popular books for self-instruction in all the subjects here suggested are to be found in public libraries, and faithful work with their help will soon carry the enquirer far beyond the superficial level of achievement to attainments that give real satisfaction.

It was said during the European war that the American soldier made a very unhappy prisoner—as a rule he had no fads, no skill of hand, no accomplishments of any kind, while the foreign soldier was tolerably happy whittling out toys, even making toy villages and playing on musical instruments, some of which he himself made.

**Human Relations.**—The joy of life for all people is largely in human relationships. A home that is a real home has something about it glowing, comforting and attractive to the lonely. How many people are socially hungry it is well for even little children to learn; to realize that gayety and affection and comradeship may be shared with the help of the home background is to hold in the hand gifts that are without price. The American family must learn that the cultivation of the mind and heart does not depend on money and that no rank of life is debarred from culture. But it cannot be denied that conscious effort will be needed for cultural development. For instance, it cannot be taken for granted that expression through speech, except in its most primitive form, will come by itself. There is nothing more stimulating to the intelligence, nothing that so

helps the sluggish mind as good talk, just as there is nothing more stunting to the nature than morose silence. Does anyone suppose that conversation is not an art, something to be practiced with direct aim at self-expression and to bring pleasure to others? How is this important part of the social side of family life to be developed without those too obvious efforts at "improvement," which may be the mistake of the overzealous parent?

**A British Instance.**—Our failings in this regard seem to be shared by our British relatives. Arnold Bennett thus describes tea time in a certain English household. "This tea which is the daily blossoming time of the home that Mr. Smith and his wife had constructed with twenty-six years' continual effort ought to be a very agreeable affair. Surely the materials for pleasure are present! But it does not seem to be a very agreeable meal. There is no regular conversation. Everybody has the air of being preoccupied with his own affairs. A long stretch of silence; then some chaffing or sardonic remark by one child to another; then another silence; then a monosyllable from Mr. Smith; then another silence. No subject of wide interest is ever seriously argued at that table. No discussion is ever undertaken for the sake of discussion. It has never occurred to anyone named Smith that conversation in general is an art and may be a diverting pastime, and that conversation at table is a duty. Besides, conversation is nourished on books, and books are rarer than teaspoons in that home. Further, at back of the excellent, honest, and clean mind of every Smith is the notion that politeness is something that one owes only to strangers."

Why is the home life so often bleak, shallow, joyless? Family happiness would seem to be dependent not only on affection and sympathy, but on their frequent expression in some form, and yet "excellent people may live together day in and day out without ever voicing the pleasant thoughts they have of one another."

**The Dinner Table.**—Breakfast, at least in city families, is apt to be a hurried meal. It has been too difficult to get up until the last minute, the day ahead is near and its problems pressing. But the dinner table may be used as one of the great social forces for this family. The mother has done her best to provide something they like to eat; there will be at least one favorite dish and perhaps a surprise dessert. Some member of the family helps at the last

so that an unhurried mother sits down with them, and whatever getting up there must be during the meal is not done by her. Then, no grouchiness is allowed, no unpleasant subjects are to be brought up; bickering and fault-finding are barred.

This cultivation of the social life may not come easily. It will start as the result of persistent effort and finally all will catch the spirit. It is essentially the spirit of unselfishness—to encourage the telling of adventures, the expression of views and to seek out what will truly entertain from one's own doings or thoughts. To this conscious direction of home life the parents will bring all their resources; but the entire plan will fail if they assume the didactic or introduce their own favorite topics without the most skilful camouflage. Good talk has something of spontaneity about it; it chooses its own ways, and if those ways are not treated with respect the younger ones at least feel a frost in the air. One excellent method used in a family much interested in public events has been to hang on the dining-room wall a map of the world, so that they become familiar with countries and cities that are alluded to in conversation during the best visiting hours of the day, those spent at the table.

**The Father's Part.**—A guest at the table helps with the introduction of fresh interests; but it will be novelty enough if the father enters into the conversation and does his share in contributing to the talk! Here is the father's chance to play a part. He comes from outside and brings another point of view. But in some families he makes this the time for what the children call, "reviewing the forces." The whole meal may be taken up with reminders of shortcomings, and if any protest is made against the too public punishment and the spoiling of the meal, the father's reply is "what other time have I to rake 'em over?" He has his part in discipline and training, but he may have regard to times and seasons. We read of "the diminishing figure of the father in American family life." He ought to be made wholly unsatisfied with merely furnishing the money for his family to spend. And those guests which the children are looking forward to for Sunday's dinner may oftener be father's friends! It may be said in passing that children need more fathering than they are apt to get, and in general more real friendship with those of an older generation.

**The Mother's Part.**—But because of the greater amount of time that the mother gives to the family life, because she is in the center of the household doing her work in close contact with **all** its members at least some part of the day, choosing, deciding, helping, with a chance to ease up hard places, to understand and sympathize, to fill every smallest service with affection and wise suggestion, it is she who has the greatest responsibility for the spirit, courage, and joyousness of the family. If she is glum and dispirited all will feel it. If it is her determination to stimulate and enhearten, new life courses through the talk and work; to do this she must be a woman who prizes at its full worth her vantage ground at the heart of a family group, with all its social and spiritual possibilities.

Why not a course in high schools and vocational classes for young married women whose distinct aim would be, not only housekeeping, but home-making with emphasis put on its social side?

**The Cheapest of All Home Pleasures.**—The limitations of the moderate income bear most heavily on the large number of educated people, to whom travel and other expensive means of broadening the intellectual life make a strong appeal. On the other hand, they have already access to the cheapest of all pleasures, reading; for two carfares all that the public library has to offer is theirs. To give children a taste for good reading is to bring them in touch with the great of all time. The family with a "reading mother" enjoys a priceless advantage.

**Reading Aloud.**—Reading aloud as a source of cultivation and happiness in a family is utilized far less than it might be. Nothing will equal it for improving the speaking voice, for providing topics of conversation interesting to all and which may take the place of the constant repetition of trivial things which is too apt to monopolize the table talk. A good comedy whose parts are taken by the members of the family and read without rehearsals gives great enjoyment.

Here again the limitations of the family income may be a help to this end. A couple with little children during the evenings which they spend at home, not only save the money they would pay out for cheap amusements, but they have been known to take to reading aloud or to music in some form and thus begin to develop the

home pleasures which are to help in holding the family together and maintaining such standards as the father and mother are capable of setting.

But it would seem that only in the very exceptional family is this habit of reading aloud now to be found. There are few good readers since no point is made in school of this accomplishment. Then, "it goes too slow." Nevertheless, here is a great opportunity wasted, one which was more used, it would seem, in a previous generation. As a matter of course the mother reads to her little children and she has always this chance to form the habit for what is worth while in literature.

**Story-telling.**—This is at once more easy and more difficult than reading aloud. It depends more on personal temperament and skill and less on education. There are people like Maxim Gorky's peasant grandmother whose dramatic instinct seizes upon the salient points in their own experience and they charm both young and old by their tales. But a degree of this talent is common and can be cultivated under the spur of giving pleasure to others. Every mother can tell nursery stories to her baby, but she must make an effort to keep up with the growing demands of the child between four and seven, when the imagination is perhaps most active and the reliance on the mother for this form of entertainment is at its height. She will do well to make a study of the tales which appear in slightly different form in all languages and have stood the test of time. A list of such stories is here given, as compiled by one of the professional story-tellers now employed in a public recreation center.<sup>1</sup>

From three to six years of age children enjoy Mother Goose, and such stories as "Billy Goat's Gruff" and "Why the Bear is Stumpy" from Popular Tales from the Norse; "The Three Bears," "Little Red Riding Hood," "The Elves and the Shoemaker"; or "Bremen Town Musicians" from Grimm's Fairy Tales; "The Gingerbread Boy," "The Little Fir Tree," and "How Brother Rabbit Fooled the Whale and the Elephant" from Stories to Tell to Children; "The Crow and the Tortoise" and "The Crow and the Pitcher" from Aesop's Fables; "Wishing Wishes" from More Mother Stories; and "Little Black Sambo," by Bannerman.

For children from six to nine years old there are "Hansel and Gretel," "The Frog Prince," "Briar Rose," "Hans in Luck," and "The Coal, the Bean and the Straw" from Grimm's Fairy Tales; "Why the Sea is Salt,"

<sup>1</sup> These stories are all to be found in collections obtainable in any public library.



"The Straw Ox," "The Lad and the North Wind" from Popular Tales from the Norse; "The Brahmin, the Tiger, and the Jackal," "Little Half Chick" from Stories to Tell to Children; "The Fox and the Crow" and "The Town Mouse and Country Mouse" from Aesop's Fables; "The Pea Blossom" from Andersen's Fairy Tales; and "Cinderella" by Perrault.

From nine to twelve years: "Peter, Paul and Espen" from Popular Tales from the Norse, is suitable; also "Robert of Sicily" from Stories to Tell to Children; "The Ugly Duckling" from Andersen's Fairy Tales; "The Wolf and the Kid" from Aesop's Fables; "The Fisherman and the Genii" and "Aladdin and His Wonderful Lamp" from Arabian Nights; "Toomai of the Elephants," "Rikki Tikki Tavi," and "Mowgli" by Kipling; "Raggylug" by Ernest Seton Thompson; "How Little Cedric Became a Knight" from In Storyland; "The Rhine Gold," "Siegfried," and "Brunhilde" from Wagner Opera Stories; "Robinson Crusoe" and selected stories from Uncle Remus.

**Story-telling by the Child.**—There is a phase of this form of entertainment which is often overlooked and it is a most important one. The child may be helped to make his own contribution to the entertainment of others, instead of always receiving. This cultivates coöperation, improves the speech and gives self-confidence and pleasure to a timid child. A mother may say to a child who is telling her an adventure, "How very funny! Wait until you can tell us all together!"

**The Creative in Play.**—It has been said that "the best life is one in which the creative impulses play the largest part and the possessive impulses the smallest." Something is here to be considered more serious than amusement, it is the education of the artistic nature, the joy of self-expression in some form of creative play. Even a little leisure, a little money opens many doors. Beauty does not sit on a throne to be approached only by those who can wear fine raiment. It has been said that "we are potentially a truer democracy in æsthetics than in economics or politics." How is this side of the home and national life to be developed for people of moderate means? Did the nameless authors of the folk songs of older nations possess our standardized "necessities and comforts of life" before they turned toward artistic expression? We read that the wandering bard sang not only to kings and courtiers but to poor peasants around the scanty fire. Did the peasantry of Elizabethan England develop those public games and dances which we are now trying to revive, only when they were well clothed and fed every day?

In general it may be said that pleasures are to be chosen which allow of active rather than passive participation. Too much of "being entertained" is not good for young or old, and it is death to initiative. Even the best censored "movies" are worth nothing from this point of view compared to a crude play or a mediocre piece of music which the young people have themselves composed and produced. "It's only looking" as one sensible woman remarked.

How are we to meet this need of self-expression; how feed the imagination without expensive training under masters? Just as it has been done in more primitive times the world over, by uniting with others in the simpler forms of music and drama. It is recognized by artists that the great unrest which is sweeping over all countries is not wholly economic, it is partly spiritual, and that back of it is a great longing for artistic expression. What people long for more or less definitely is not so-called amusement, outside their daily life and purposes, but an infusion of beauty, fitness and harmony into every act and situation. It would seem to be a part of the genius of our time to demand that more beauty and joy should inform our daily living, that the sanitary dwelling should also please the eye, that convenient and inexpensive furniture should not be ugly of outline, that clothing should satisfy in its color and form.

How much of this craving for artistic expression is to be met in the home? In this regard homes differ very much from each other; in some of them delightful results have been attained, in almost all more could be done than is now done.

**The Festival Play.**—Every family should learn to utilize to the full the possibilities of the festival occasion, Christmas, the birthday and other anniversaries. Here the play spirit should dominate, the dear make-believe of the child. It has been noticed that children who have good mental and emotional endowment early show imagination of the constructive kind. They love to "act out" scenes and stories. But not always for older people, because they then become conscious of the more exacting adult standards, although if older people take the lead and themselves dress, pose and gesture, they join in with delight. Excellent collections of plays, suitable for acting by a family or a group of friends and relatives are issued or recommended by the Drama League,

New York City; fairy stories offer simple and attractive plots for home dramatization.

Still better is the play which is written as well as staged by home talent. As subjects for the original home drama, a good beginning is the historical background of the family. In one family it was New England history with its strongly contrasted personnel of Indian, Puritan and Quaker. In another there was an effort to dramatize the life of a great uncle who fought for Italian independence under Garibaldi. It required much searching for points in the library, help from the older people, and for all who took part there came unconsciously as the result some grasp of a great period in history which was, moreover, their own history. In these plays there must be at least a skeleton of a plot, and always action and costume. The success of these home entertainments is sometimes amazing, and the delight they give to the performers offers a pedagogical lesson that should be taken to heart. It is a mistake to require a perfect performance; young people find too much rehearsing irksome.

To produce a play as a birthday gift will be perhaps a new idea to American children. They thus offer something of their own creation as a gift far more valuable than what is purchased with money, because it is original, their very own. A musical family has a great advantage in this regard. They can present a new piece of music on the occasion as a new song carefully rehearsed as a surprise, or even a simple composition of their own. Gifts made or partly made by hand, however rude or simple, should be praised for the effort and thought they represent—to do or make for the pleasure of others may become by skilful suggestion the very keynote of the home celebration. In one family a feature of the birthday is a processional with the birthday cake carried aloft, the singing of songs and reading of original jingle verses.

In another family the summer vacation always ends with an evening devoted to a reproduction of such of its happenings as suggest the dramatic touch, or form the basis for witty extravaganza. The family, the relatives and guests are divided into "sides," thus furnishing the stimulus of rivalry in presenting impromptu acts or tableaux. Here appears the home-made "poem" that may be fitted to some popular air and which always delights the

hearers if only there are enough palpable "hits." It is often accompanied by an acted scene too simple to be called a play. Its "motif" in one case was that of a child being lost in the city streets. There appeared the tearful little boy, the policeman who questions him, the bystanders who advise, the telephone operator, the joyful parents. Children who witness such a dramatization of an incident in daily life are sure to suggest other subjects which are at once staged.

The graphic arts have also their home development. The pen-and-ink cartoon has great possibilities; delightful examples of this form of entertainment are found in Roosevelt's "Letters to His Children."

Children have been known to conduct a newspaper written and printed by themselves. Often they need only a little suggestion and encouragement to start many joyful enterprises. There is at present a vast waste in outside amusements, especially since what has been termed the commercialization of leisure. The claims that they make on the income are too great and the inroads on time and health and family life are still more serious. The home must provide entertainment for its own members as far as possible.

**Music in the Family.**—Under Community Helps, page 133, is to be found some account of the development of community music; it has a distinct relation to music in the home. It helps to answer the question just what advice is to be given to parents who are looking forward to family life on a moderate income, those who love music but have no means of expressing themselves in it. In church and school the young people learn to sing, and music in the home ought to follow as a matter of course. It may be said that there is always music of some kind in this home of moderate means and it ranks very high in their pleasures. In very many homes supported on an income of no more than \$2500 the very first outlay beyond necessities is for a piano. And in some miraculous manner they learn to play it, at least for dance music and to accompany singing. A phonograph is second choice, or it may come first in those families whose members do not easily learn to play an instrument, and they can both sing and dance to its accompaniment.

**Part Singing.**—It would seem that part singing ought to be

the most easily attained of all inexpensive home amusements that are approached from the artistic side. It comes very readily in some families. There may be a natural love of music which insists on expression, or some background in musical culture in the preceding generation that enables the mother to play accompaniments, and the father to read music. Even the accompaniment may not be necessary. One family of little children had been taught to sing with the father and mother a large number of negro "spirituals" picked up by ear around a southern plantation, the strange cadences and harmonies being perfectly reproduced by the children with the help of the steadying voices of the two leaders. They were able to give in this way a unique form of entertainment to friends.

**Suggestions on Music in the Home.**—The following suggestions on how to bring about more music in the home were given by Mrs. Henrietta Baker Lowe, of Peabody Conservatory of Music, Baltimore, at a recent meeting of the Child Welfare Club of that city.<sup>1</sup>

Giving of music books and books on music as presents. Use of musical grace at meals, musical good night.

Example of elders singing everywhere, especially while busy about the house, is useful, also hearing their elders discuss music, going with them to music stores to buy music and records.

Also important are new songs learned beautifully for surprises, new songs taught by older children to younger; having the several members of the family study different instruments so as to make a family ensemble, singing at picnics and while walking, singing games for younger children, talking machine and good records, singing softly with talking machine with a good voice record.

See that children sing what they have learned at school. Sing softly, pitch high, sing rhythmically and rather fast.

Miss Lowe gave also the following bibliography of music books and records:

1. *For Singing to Young Children and for Children to Learn:*

Mother Goose's Nursery Rhymes. Elliott, 50c.

Songs for a Little Child's Day. Eleanor Smith. \$1.50. Milton Bradley Co., New York.

*Records:* Mother Goose—Victor No. 17004

Baa Black Sheep—Victor No. 17937

Lilts and Lyrics—Victor No. 17686.

*Marching and Free Movement.*

Rythm and Action. Norton. \$1.00. Oliver Ditson Co., New York.

Records: Victor No. 18216

Victor No. 64201

March, hop, run, skip, fly, just as music suggests.

*Singing Games:*

Children's Old and New Singing Games. Mari Hofer. Flanagan Co., Chicago.

Record: Mulberry Bush—Victor No. 17104

2. *Songs for Older Children to Sing.*

Grammar School Song Book. Farnsworth. Scribner & Co. 75c.

Songs of Camp Fire Girls. Neidlinger. 25c. Camp Fire Outfitting Co., 32 W. 24th St., New York.

Songs for Beginning Alto (Records on request). Congdon Primer No. IV. Charles H. Congdon, 200 5th Ave., New York. N.B.: Let mother or older friends at first sing the alto, with children singing soprano softly so as to hear both voices.

Boy Scouts' Book. C. C. Birchard & Co., Boston.

Learn songs from good records.

3. *Songs for the Family*, children singing choruses and easy parts.

Twice 55 Songs. C. C. Birchard & Co., Boston.

A more complete list of books, records and suggestions has been compiled and can be obtained in mimeographed form at cost price by addressing Mrs. Lowe, Peabody Conservatory of Music, Baltimore, Md.

**The Outside World.**—Many parents who are equal to the care and direction of little children, at least as far as holding their confidence and affection is concerned, fail utterly when the inevitable connection is made with the outside world to meet social cravings and to join in community action. This failure to keep in touch with the adolescent boy and girl is seen on every side, and if the parents are of foreign birth, the maladjustment of the two generations may have tragic consequences well known to social workers in large cities.

At best the pressure on the family resources and wisdom in the direction of adolescent children is great. It will be well if parents realize very early the coming difficulty and make friendly connection with families whose resources are similar to their own and who have good standards of living. They must also avail themselves of all agencies that will give to their views the support of public opinion and the chance for coöperation. The mother who attends the Parents' and Teachers' Association meetings may cease to feel that there is an impossible gulf between the home and the school. If she follows the reports of the censorship on moving pictures

she will exchange distrust and ignorance for intelligent use of what is to be a great force in education.

For many families the church is the most important outside influence for development and happiness. Church-going may be the first venture of parents and children together, there the whole family are apt to find their friends; the church social, the missionary society, the Sunday school, the various young people's meetings, all have something to offer.

**Free City Amusements.**—A city family made up of young and old during a summer vacation resolved to spend nothing beyond carfares for public amusements. The result was exactly opposite to the general belief that the city dweller must spend more money for amusements than the person living in the country. The temptation to spend is there, but why yield to it? This family found that most museums and picture galleries were open on Sunday afternoons free, that by going from one park to another in the evening excellent band concerts were to be heard and they discovered the community "sing." Saturday rehearsals of church music, visits to the free playgrounds and swimming pools, and the recreation piers were always a resource, and social events in the church, Y.M.C.A., etc., were utilized to the full. For instruction, there were the free libraries and summer educational courses.

**The Family in the Country.**—The satisfactions of life in the family of moderate income in small villages and in the country will depend more than in the city on their own resources, but social connections outside the home are perhaps more easily managed, for there is a background of well-known community life, relatives are apt to live near, and simple outdoor sports are directly at hand. The intellectual life is being stimulated by the endowed library which has come to be the rule rather than the exception in small towns, and by the traveling library in rural districts. A great effort is now made by the country church to broaden the interests of the community, and these efforts begin along the line of the most-needed improvements in home and community life, for better roads and markets, for cheaper lights, better schools, cleaner sports, for the building of community houses for gymnasium, library and recreation, all in the line of helpfulness for lives that may be hard pressed on the material side.

In general, both the man and the woman of the family will seek to enjoy forms of social activity in which the children do not share. The men's club in churches and the fraternal orders keep the man in touch with other men in ways that are apart from business routine. The mother will find a club whose dues are small and its activities will rest her from the home routine. It is the hard-working, self-denying type of woman that especially needs this. It forces her to spend a little more on her clothes even if the daughters must have less and to play her part with others, thus gaining self-confidence and fresh points of view. The woman of the middle group, economically speaking, would say if she were frank, "I love my home, but to be eternally there makes me sometimes hate it." For her this social outlet is absolutely needed.

The urgent need for holding the family together for most of its pleasures may lead to some expenditures, not otherwise justified for the moderate income, as the purchase of a cheap automobile which is financed in ways not discoverable by the statistician.

**Summary.**—In conclusion, it must be said, that although we shall sometimes find members of this typical moderate income family rebelling at what they feel to be tame and old-fashioned restrictions, it yet remains true that many thousands of intelligent and ambitious groups in our midst are finding success along the lines here indicated, and they realize that they have within their reach a possession of great value to themselves and to the community.

The satisfaction and contentment that make life worth living seem to be found for all people in the foundational things, health, home, children, friends, a degree of success among their fellow-men, and these would seem to be more easily attained in the home of moderate means than in any other, because of the intimate relations that must exist in a household which is served by its own members. The money limitations bring about this opportunity, and affection and intelligence will make use of it to develop home pleasures, thus placing outside amusements in their proper subordinate place. The family group in its most successful form finds its happiness in family relations, in pride in the home itself, in simple hospitality, in conversation, in reading, in story-telling, in music, in the simplest forms of home drama or theatricals, in dancing, in out-of-door life:



with walking, games and nature study. Such free entertainment and instruction as is afforded by public enterprise is also to be utilized to the full.

## QUESTIONS

1. According to your personal experience, would you consider that the suggestions made in this chapter are too lacking in excitement and too cultural in character to appeal to the average family group?
2. What occupations would you substitute, remembering always that we must strive for a high type of family life, and that money goes farther if spent together?
3. Give suggestions for keeping parents in accord with their children during the adolescent years.
4. Make up a list of reference books which it is desirable for a family to have.
5. Suggest a program of vacation possibilities for a moderate income family—list possible travel trips in America from which an occasional choice might be made; study the problem of the simple summer cottage, its costs and results, *e.g.*, its bearing on the education of the children, as compared with the "summer boarding house"; inexpensive camps for children—what for parents, etc.?
6. Should the man and woman have each an avocation? What are possibilities, *e.g.*, in art, handicraft, nature, literature, etc.? Measure suggestions in terms of meaning for the family's life.
7. Work out some facts as to the history of your own family that should be of interest to members of the family if not to others.
8. Make detailed plans for coöperative arrangements between neighboring families regarding recreation, reading and the like, *e.g.*, magazine exchange club, book club, singing club, orchestra, theatricals, etc.

## CHAPTER XX

### THE LOOK AHEAD

IN the preceding chapters an effort has been made to show that the moderate income family in this country can make an unqualified success of their life if certain conditions are afforded :

1. A fair start for the heads of the household as given by the preceding generation.

2. The money income tolerably certain and earned wholly or chiefly by the man of the family.

3. The right attitude of the wife and mother toward her part in the enterprise, with the ability and training to be a good manager and buyer, to do most of the housework, to care for and train the children, and to contribute certain immaterial values that make for happiness and success.

4. Generous help on the part of the community along many lines, as health, education, recreation and economic service in checking costs of living.

**What Changes are to be Expected.**—Every generation must examine its social baggage in order to determine what is to be thrown away and what is worth keeping. Are the above requirements to remain as urgent as they are now? Are the disintegrating factors that threaten the present type of family life radical in character or will there be adjustments only? Human nature carries in itself a great stabilizing principle; revolution is not as easy as it seems. The home, even in its present form, will not be easily overthrown; while keeping its essential characteristics it will doubtless prove capable of adjustment to the changing times. It must be remembered that while growing prosperity has softened the hard conditions that surrounded the pioneer family, forcing them, as it did, to hold together against cold and hunger, yet the effort necessary to meet advanced standards is perhaps greater than ever, and if success is to be reached, the solidarity of the family in earning and spending still remains the dominant factor.

**The Fair Start.**—There is, perhaps, an increasing need that each generation shall provide the fair start in life for the heads of the new family, as outlined in Chapter V. Standards of living are held with more definiteness while training and preparation for the chosen work have become more imperative for the young. To perform this duty requires of the parents the use of their utmost industry, knowledge and devotion in order to provide the conditions for happy development in childhood, for general and special education, for assembling with the help of the whole family such an outfit as will start habits of thrift and foresight in the young couple and bridge over difficulties and emergencies in the early married years.

**The Earner and the Spender.**—The increasing pressure for specialization in all kinds of work gives new meaning to the demand that the man of the family, at least that family in which there are young children, shall be able to concentrate on the earning of the money income, and that the woman shall be free for her important duties in the center of home life, of choosing, adjusting, dispensing, teaching, and there making in the many other ways that have been indicated her necessary contribution to the income. She must furnish these services or their equivalent if she is in any true sense the business partner. Her qualifications for the work thus become of financial importance and they can no more be ignored in making plans for family life than can the size of the husband's wages or salary. We expect a man to lift his share of the world's great burden of constructive labor; if a woman is tired at night with her tasks, why should she complain?

This attitude and ability on the part of the mother of the family is probably the most important of all the factors in successful family life. The preceding generation may have failed to contribute training or financial backing; the community may be niggardly in providing help in education, or any control of public utilities; even the money income may be curtailed and yet the family is seen to win out, but if the mother proves unequal to her part, there is almost certain disaster ahead. The family partnership seems to afford no place for the selfish individualist; privileges involve duties.

**Public Help.**—While the fair start in life and the part to be played by the earner and the spender are under personal and family control, the help that must come from outside is dependent

on public opinion and public endeavor following the establishment of proper standards as to what the home should accomplish.

At present such help on the part of the public is neither generous nor intelligent. If our civilization were not the imperfect thing it is, if it were not full of waste and contradiction, we should marvel more than we do at the contrast between soaring ideals and shabby fulfilment in the life of the people. We hear the home as an institution proclaimed as the center of the social fabric, the unit of the state, but what we see around us is ignorance and apathy regarding those types of social action which would contribute certain essentials for success in family life.

**We Penalize Parenthood.**—It has become a commonplace, so often has it been said, that society has a stake in every child born, that the children are “the only hope of the future,” yet society would seem to be so organized as to penalize parenthood, and the punishment falls heaviest on the family living on the moderate income. Parents who are raising children according to good standards and at much personal sacrifice are expected to meet every financial and social obligation that is set for the childless whose income can be spent entirely on themselves. Not for them the choice dwellings with open spaces for play, because their higher rental cannot be met out of funds that must provide food and clothing for little bodies; not for them the desirable apartments where “no children are allowed,” nor in case of illness free treatment in endowed hospitals without loss of self-respect, as is the privilege of the very poor.

A little Italian girl of eleven stood waiting for the street car with a tiny child cuddled in her arms. “Isn’t the baby too heavy?” asked the lady who was waiting beside her. “Oh, no,” she replied, looking fondly at the curly black head. “Tony’s not heavy, he’s my brother!”

Yes, but notwithstanding the strength of devoted love, Tony is heavy; society must help lift.

It cannot be denied that we fail to realize the importance of the home as the place which has most to do with the health, efficiency and happiness of the people, else it would be better served. Good citizens do not come out of poor homes, and poor homes are those that do not come up to proper standards. Health standards must be established and parents must be taught to live up to them; for

instance, a girl who has learned in school to bound the states of the union and to do examples in percentage is quite capable of learning also what a healthy child should weigh at different ages and what are the most evident signs of well-being or the opposite for every member of the family. In the same way standards of efficiency in all lines may be established by teaching them in schools of all grades.

The woman of the household thus comes into full prominence as the person who must have the best of training in order that she may apply to her many tasks and duties the results of modern knowledge. She has undertaken a business which must be learned just as any other business is learned. She can no more make a success of it and reach high modern standards than can the engineer build a bridge without learning the principles of engineering. When the bridge breaks down the ignorance of the builder is laid bare. When the family life breaks down in health or efficiency, it is not easy to assign to all the causes their share of the blame, but we do know that if the woman of the family is ignorant and untrained her share will not be light.

Standards of what ought to be expected as the result of family life in health, comfort and general efficiency of its members will not be established at once; they will depend on the growing intelligence of the people, but the foundation of such intelligence will be found in a well coördinated system of instruction which the woman must realize that she needs and must demand from the proper authorities in state and community.

**Ample Courses in Home-making Needed.**—For the instruction of this woman only the merest beginning has been made by the establishment in the public schools of a few courses in cooking and sewing. Courses of instruction covering all living conditions and all of the housekeeping arts, amply illustrated by exhibits and demonstrations, must be given free in the public schools, and extension classes must be furnished on the same subjects for all women and girls beyond school age. These courses will be based on hygiene in its many applications, and they will take especial account of the value of the housewife's time. Even more important than a mastery of unconnected processes will be ranked household management, with thrift in its broadest sense as the keynote. A study of the actual problems found in daily life will alone decide

what use is to be made of the woman's time in the home and whether certain forms of work are to be undertaken at all.

By these courses, demonstrations and conferences, light will be shed on all the practical problems that have been concealed by the traditional closed door of the old-fashioned home. In a certain city when evening courses in home economics were started, one-fourth of the adult students chose cooking, and three-fourths dress-making and millinery. "Why this proportion?" "Because," was the answer, "every woman thinks she can buy food and cook it, criticism from without does not reach into her home, her family has to take what she sets forth, and frequently not one of them knows that there is anything better. But when this woman passes a store window she says, 'I cannot make that dress! If I could only make such a hat as that!' and she goes to learn how." In this case a regular trade with established method and technique gives to the home woman the standards by which she can judge her own work. Under the system of free extension courses in Home Economics in city and country when fully developed, the home woman should find well-taught and demonstrated such subjects as the principles of nutrition with the right choice and preparation of food, the care of the child, the use of labor-saving devices, the spending of the income; and standards will thus be set up regarding all home activities. There will be no more dark corners, and every growth in interest will lead to a demand for more teaching and investigation.

**The Waste of the Present System.**—It would seem that even the most stupid would be shocked at the wastefulness of the present system. The economic side of the question is to be considered. The money value of what is used in these millions of homes is enormous. Is the buying wisely done? Are the raw materials worked up efficiently so that the family is as well fed and clothed and cared for as they should be for the money spent? A chancellor of the British Exchequer once said that the whole debt of the nation could be paid in a few years by the saving effected if the good housekeepers could be sent about to teach the others how to economize. An engineering society has been known to spend an entire day in discussing the height of factory chimneys as affecting the utilization of fuel. What is the aggregate value of the coal burned in the mil-

lions of private homes, and is the same intelligence applied to its efficient use?

Costly experiments are being made by men of first-class ability to improve methods in all kinds of business, railroading, farming, manufacturing. Business has the advice of the statistician and the specialist on boards of trade, the faculties of universities and technical schools; as a result old methods are improved, old machines scrapped, while the best brains of the country are drawn into business and they play their part in what has been the immense growth of our national wealth; and all this to increase the money-earning power of the people. But it seems probable that in our country the ability to earn a dollar has outrun the ability to spend a dollar wisely. A man who can make a fortune may be a babe in the art of living; it is evident that the same careful study must be put on money-spending, that is, individual and family budget-making, in order that right standards, ethical and educational as well as economic, may be met. Such studies would work toward improving the very foundation of home life, especially in what relates to the most important product of the home, its children. Few are the teachers or social workers who are trained to help parents solve the problems of child-rearing, nor do most of our higher institutions of learning responsible for courses for farmers and farmers' wives, for community weeks and the like, include work that will train people to be intelligent educators of their children as well as generous providers and efficient caretakers. For child-rearing parents need the advice of the hygienist, the physician, the psychologist and the most profound students of education. We have already noted the beginnings of such help in federal and state educational agencies, but the organization is at present only partly financed and the public is too little conscious of its need of instruction to utilize what is offered and to demand more. To what an extent low standards prevail in the homes of the country and how the present ignorance and apathy on the subject may be dissipated are as yet hardly realized.

**The Coming Home-maker.**—Every woman's college, every high school is full of good potential home-makers who will soon be administering the homes of this country. If so many of them, as it is claimed, are now pleasure-loving, thriftless, wholly lacking in

knowledge of household arts or child-rearing, and averse to the sacrifices necessary to maintain home life on a good level, is the blame entirely theirs or is it in part due to the failure of home and school and society to give them right ideals and training and to show them the high rewards that may be theirs, if they will put into the profession of home-making the best they have and the best they can learn? And what of the serious-minded and ambitious among them whose whole interest lies in preparing for a money-earning job outside the home?

They are following the only course that is regarded with favor by educators and the community, but their destiny within a home will overtake them and find them unprepared.

Everything goes to prove that we are doing a cruel and stupid thing in not directing the splendid initiative and driving power of the young to find its scope and expression in constructive home life. Have these young people been shown that their future activities in the home are not necessarily humdrum and narrow, but that they may be full of development and happiness? Can they be convinced that the homes they have known which were failures were abnormal homes and that effort and knowledge and patience and affection might have saved them? Do they believe that the women in the homes need not be overwhelmed by tasks which they have not been taught to perform, need not be denied control over the money necessary to carry out their plans and to evolve a family life with any distinction? Are we ready to promise them that this business of home-making is at last acknowledged as a profession for which training is necessary, that they are not to be left to sink or swim, that their most difficult problems have been thought out for them and that science is at work on every phase of modern life? If these young people could be made to believe that the best social forces are pulling in this direction, they would find joy in answering the new call to self-restraint and ambition. As one young matron said: "I just love to feel the machinery give under my hand!"

Certainly the time has come for all educational and social forces to play their part in the development of home life. A sympathetic study of its problems according to scientific methods will go hand in hand with such coöperation.



Said Emerson: "Who so shall teach me how to eat my meat and take my repose and deal with men without any shame following will restore the life of man to splendor and make his own name dear to all history."

## QUESTIONS

1. Considering the advances that have been made during the last twenty years in understanding and public help for the housewife in meeting her duties, outline what will probably be educational and other facilities offered her in 1930.
2. Read a few selected chapters of Sonnichsen's or Emerson's "Coöperation," and indicate what features of this system long in successful operation in Europe are applicable to conditions in the United States.
3. Would it be feasible for women's organizations to conduct educational work for the benefit of the home? Indicate what would be apt to succeed.
4. Make a list of sources of free pamphlet material on food, child care, clothing, cleaning, etc., which the housewife can secure.
5. Home study clubs with book and pamphlet material and one of the members as leader have been successful in a small way. Would the time be better spent if by contributing a fee the leadership of a trained person should be secured?
6. Has the local Board of Education in your community done anything for home economics education for adult women? Ascertain the legal basis for such a plan by consulting the local superintendent of schools and state educational authorities. Make a theoretical plan as to what seems desirable. How put it into effect in your community?

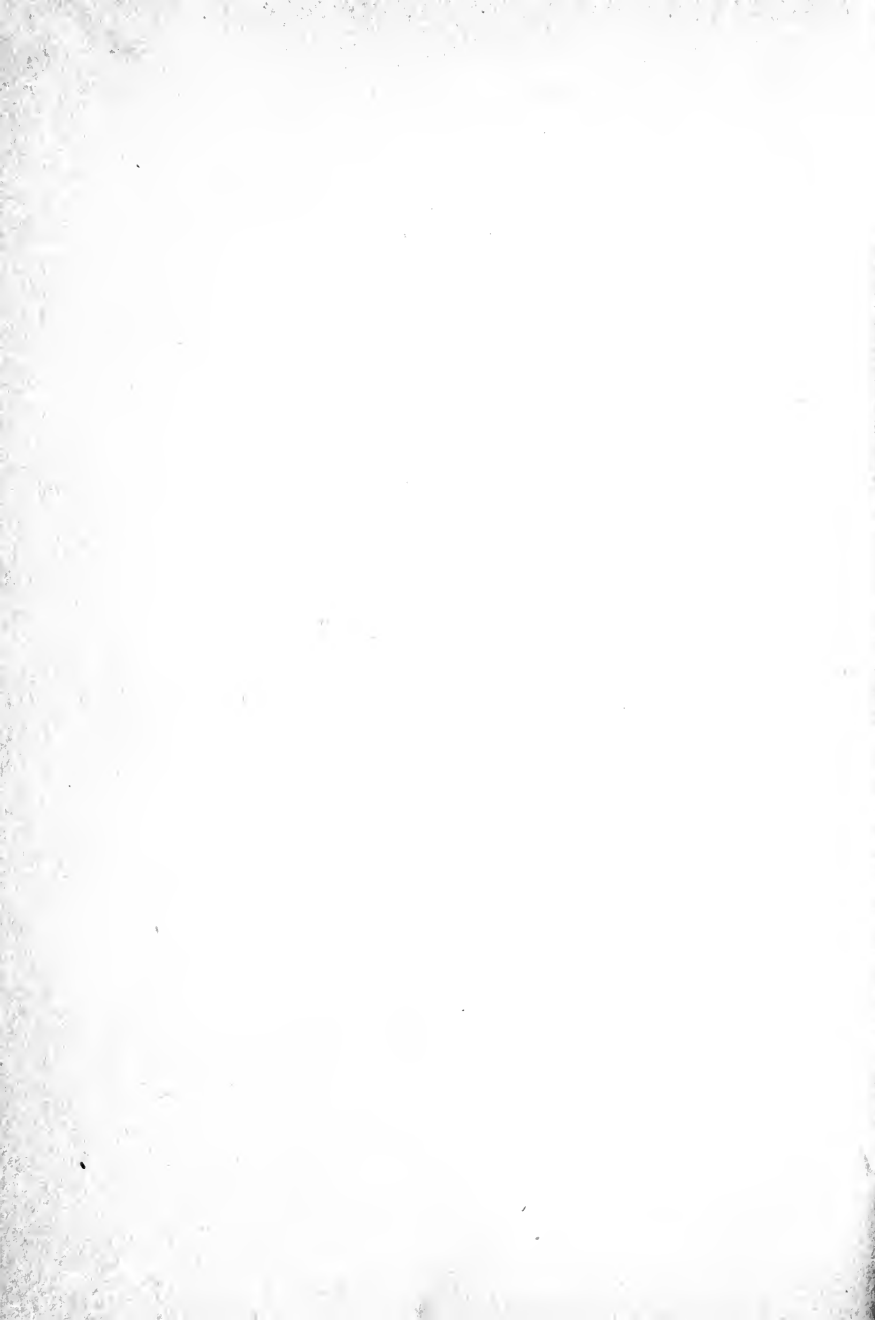


# INDEX

- Account Book, 51  
    sample page of, 56
- Adoption, 13
- Allowance, 59  
    age for, 65  
    children's, 64  
    objections against, 68
- Amusements, for city, 237
- Armstrong, D. B., 126
- Artisan family and savings, 178
- Babson, R. W., 4
- Balderson, L. R., 94
- Banks, help from, in accounts, 54  
    and budgetry, 161
- Bennett, A., 227
- Bequest, 39
- Beyer, W. C., 26
- Bosanquet, H., 78
- Bowley, A. L., 29
- Budget, art of living and, 161  
    Bondy, 154  
    British, 227  
    children's, 162, 186  
    early studies of, 154  
    health and decency, 155  
    how to begin a, 158  
    Karpinski, 177  
    men's, 155  
    misuse of term, 151  
    need of records of, 193  
    plea for, 195  
    Richards, 155  
    U. S. Thrift, 156, 157
- Buyer, advertiser and, 47  
    budget for, 50  
    housewife as, 43  
    how measure value of, 45  
    lists for, 50  
    power over family life of, 48  
        production of, 44  
    training of, 49
- Carver, T. N., 4, 164
- Cash or credit, 51
- Changes to be expected, 240
- Chapin, R. C., 26
- Children, home training of, 147  
    age of, as affects saving, 178
- Clothing, cost of, 169  
    instruction in, 170  
    requirements, 169
- Cold storage, 127
- Coöperation in spending, 62  
    labor, 101
- Coöperative League, 129
- Community as source of income, 136  
    help in education, 137  
    relation to individual, 119  
    responsible for health, 121
- Consumption, laws of, 153
- Debt, danger of, 35
- Demonstrations, teaching power of, 143
- Devices, labor-saving, 92
- Devine, E. T., 44
- Dinner table as social force, 227
- Dowry, evils of, 38
- Drama League, 136
- Dramatics, 136
- Dribbler, The, 187
- Earned and spender, 241
- Economy, the larger view, 174
- Education for home making, 80  
    Wis. journal of, 64
- Eight-hour day, feasibility of, 89
- Engel, E., 152
- Engel's laws, 153
- Envelope system of accounts, 54  
    illustration of, 160
- Experts, scarcity of, 81  
    advice needed by, 93

- Expense account and budget, 152
- Fair Start, The, 35, 241
- Family building, 11  
 group defined, 9  
 History No. I, 195  
     II, 197  
     Nos. I and II compared, 199  
     No. III, 201  
     IV, 203  
     Nos. III and IV compared, 206  
     V, 206  
     VI, 208  
     VII, 210  
     normal or standard, 9
- Farmer's wife, letter from, 105  
 bulletins, 92, 94
- Father's part, 228
- Fatigue, good health in relation to, 98  
 in housework, 93, 95  
 interest in relation to, 96  
 scientific studies of, 94
- Financial status of moderate income family, 6
- Financial summary, illus. of, 152
- Food, cost of, 165  
 distribution, 126  
 knowledge of, to acquire, 165  
 materials to reduce cost of, 119, 165  
 minimum, 164
- Foundational things, 222
- Girl as saver, 40
- Hard, William, 40
- Health, its importance, 183  
 service and extension of 124
- Home Bureau, 55
- Home, its advantages as workshop, 74  
 pleasures, cheapest of, 229  
 pride in, 224
- Home economics, classes in, 139  
 vocational, 140
- Hospitality, 101
- House, as making or saving work, 90
- Household activities, development through, 109
- Housekeeping vs. Boarding, 83
- Housewife, intellectual and social needs of, 99
- Housework vs. outside earning, 71, 82
- Housing costs, 167  
 association, national, 167  
 helps toward better, 168  
 minimum requirements in, 166  
 readjustment in, 166
- Hygiene, teaching of, 112
- Illness, preventable losses from, 122
- Income, compared with foreign, 29  
 effect on of standard of living, 30  
 general ignorance of, 25  
 groups, summary of, 27  
 interest as source of, 17  
 national divided among families, 29  
 purchasing power of, 30  
 relation to health of, 122  
 sources of knowledge of, 26  
 subsistence, 193  
 uncertain, 180
- Indian suit, boy and, 116
- Inspector, medical, 125
- Jennings, H. B., 14
- King, Clyde L., 127
- King, W. J., 26, 29, 31
- Kitchens, public, 129
- Laundry, 77
- Lee, F. S., 79, 94
- Le Play, F., 152
- Libraries, 137

- Man, relation of, to family income, 21
- Market, terminal, 127
- Marks, M. N., 126
- Marriage, rate of, affected by economic laws, 10
- Mendel, L. B., 77
- Methods, better household, 80
- Minimum, definition of, 163  
scientific and social studies of, 163
- Money, as an educator, 188  
part played by, 116  
spending, rules for, 186  
as fine art, 189
- More, L. B., 26
- Music as a social force, 135  
in family, 234  
in schools, 135  
suggestions in home, 235
- Nature study, 225
- Operating expenses, 170
- Parenthood penalized, 242
- Play, creative in, 231  
festival, 232
- Power of choice, 2
- Professional families, 176
- Property, estimates of, 32, 57
- Purse, who holds the, 59
- Reading aloud, 229
- Rent, as source of income, 17
- Richardson, A. E., 142
- Ryan, J. A., 164
- Savings, form of, 175  
reasons for, 173
- Scott, Rhea C., 94
- Self-control, teaching of, 112
- Services of family as source of income, 18  
of mother, value of, 117
- Sherman and Gillett, 165
- Singing in home, 234
- Social wealth as source of family income, 19
- Spahr, C. B., 31
- Standards of living defined, 213  
and the moderate income, 215  
young people, 217  
compared with foreign countries, 214  
group action, 218
- Start in life, 35
- Story-telling, 230  
by child, 231
- Struggle, advantages of, 115
- Sumner, W. G., 213
- Tarbell, I. M., 46
- Taylor, A. E., 77
- Van Vorst, Mrs., 188
- Variety in work, effect on fatigue, 79
- Village mother, letter from, 107
- Wages as source of income, 17
- Warren, Dr. B. S., 124
- Waste in present system, 244
- Wealth compared with income, 29
- Winslow, C. E. A., 124
- Woman, her position in moderate income family, 5
- Woman's contribution to income, 19
- Woolman, M. S., 49
- Work, mastery of, 78  
saving, 90
- Working mother as teacher, 111
- Worry, effect on fatigue, 96





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